

HOUSING

APR 29 2002

INTRODUCTION

[element, Placerville general plan]

UNIVERSITY OF CALIFORNIA

Under the requirements of State law, every city and county must prepare a housing element as part of its general plan. The housing element must document in detail the existing housing stock and its conditions and existing and projected housing needs. Responding to these requirements, this chapter profiles the existing housing stock, assesses existing and projected needs, analyzes resources available to meet these needs, and reviews governmental and non-governmental constraints on the production of affordable housing.

HOUSING STOCK PROFILE

Housing Stock Growth and Composition

Between 1970 and 1980, the number of housing units in Placerville increased by about 35.6 percent, from 2,180 to 2,955 units. Between 1980 and ~~1988~~ 1990, the number of units increased another ~~19.2~~ 20.3 percent to ~~3,522~~ 3,565. As of ~~January 1988~~ April 1990, single family homes accounted for 66.9 percent of the total units, with the remaining ~~35.6~~ 33.1 percent distributed among two to four unit structures (~~10.0~~ 12.7 percent), multi-family developments of five or more units (~~19.8~~ 14.8 percent), and mobilehomes (~~4.3~~ 5.6 percent). Table II-1 shows how Placerville's housing stock composition has changed since 1970.

TABLE II-1

NUMBER AND TYPE OF DWELLING UNITS
Placerville
1970-1990

Year	Total	Single Family	% of Total	2-4 Units	% of Total	5+ Units	% of Total	Mobile- homes	% of Total
1970	2,180	1,757	80.6%	274	12.6%	141	6.5%	8	0.4%
1975	2,369	1,786	75.4%	347	14.6%	212	8.9%	224	9.5%
1980	2,955	2,089	70.7%	317	10.7%	405	13.7%	144	4.9%
1981	2,978	2,112	70.9%	317	10.6%	405	13.6%	141	4.8%
1982	3,048	2,137	70.1%	317	10.4%	453	14.9%	141	4.6%
1983	3,070	2,153	70.1%	319	10.4%	453	14.8%	145	4.7%
1984	3,143	2,184	69.5%	321	10.2%	491	15.6%	147	4.7%
1985	3,170	2,206	69.6%	324	10.2%	491	15.5%	149	4.7%
1986	3,215	2,236	69.5%	338	10.5%	491	15.3%	150	4.7%
1987	3,410	2,280	66.9%	350	10.3%	630	18.5%	150	4.4%
1988	3,522	2,322	65.9%	352	10.0%	696	19.8%	152	4.3%
1989	3,605	2,360	65.5%	352	9.8%	739	20.5%	154	4.3%
1990	3,565	2,384	66.9%	453	12.7%	527	14.8%	201	5.6%
1997	3,995	2,711	67.9%	459	11.5%	632	15.8%	201	5.1%

Sources: U.S. Census, 1970, 1980, 1990; California Department of Finance, Special Census, 1975; California Department of Finance, Annual Estimates, 1980-1988 1989.

459
+ 632

1091

453
527

980

Table II-2 compares Placerville's population and housing stock growth rates between 1970 and ~~1988~~ 1990. As the table indicates, Placerville's housing stock has grown faster than population, particularly during the 1970s, reflecting a declining average household size. Table II-2 also shows that Placerville's housing construction rate rose dramatically during the second half of the 1970s, increasing by nearly 200 percent over the construction rate of the early 1970s.

TABLE II-2

POPULATION AND HOUSING UNIT GROWTH: ANNUAL PERCENTAGES

Placerville
1970-1990

	<u>1970-75</u>	<u>1975-80</u>	<u>1970-80</u>	<u>1980-90</u>
Population Growth	1.5%	3.2%	2.4%	2.14% <u>2.4%</u>
Housing Unit Growth	1.7%	4.9%	3.6%	2.2% <u>2.1%</u>

Sources: U. S. Census, 1970, 1980, 1990, California Department of Finance, Special Census, 1975; California Department of Finance, Annual Estimates, 1981-~~1988~~ 1989.

According to the ~~1980~~ 1990 Census, in ~~1980~~ 1990, Placerville had a total of ~~2,778~~ 3,394 households. The largest proportion (~~52.7~~ 40.6 percent) were households of two or more persons with married couples. One person households made up ~~28.5~~ 30 percent of all households, and female-headed households of two or more persons constituted ~~10.8~~ 13.0 percent of all households. Non-family households made up ~~5.5~~ 16.4 percent of the total.

As of ~~January 1988~~ April 1990, there were ~~3,275~~ 3,394 households in Placerville, according to California Department of Finance estimates. This indicates a ~~17.9~~ 17.5 percent increase in the number of households in the city from 1980 to ~~1988~~ 1990; a growth rate of 1.8% per year.

In recent years, there has been a growing concern regarding the need to diversify housing types within the city. There appears to be an increasing need for construction of smaller units, both ownership and rentals, to accommodate the needs of senior citizens, single residents, young married couples, and small families. Studios and one-bedroom apartments are in demand for renters, as well as two-bedroom units for owners.

Housing Tenure

Tenure refers to the distinction between owner and rental households or housing units. The ratio of renters to owners within the city remained nearly the same between 1970 and 1975. In 1970, the renter-to-owner ratio was 44 percent to 56

1950-1951. The following table shows the number of cases of poliomyelitis reported in the United States during the years 1950-1951. The total number of cases reported during the years 1950-1951 was 14,700. The number of cases reported during the years 1950-1951 was 14,700.

TABLE 1

Number of cases of poliomyelitis reported in the United States during the years 1950-1951

1950-1951

Year	Number of cases
1950	14,700
1951	14,700

Source: U.S. Department of Health, Education and Welfare, Bureau of the Census, 1952. Data on poliomyelitis in the United States, 1950-1951.

The following table shows the number of cases of poliomyelitis reported in the United States during the years 1950-1951. The total number of cases reported during the years 1950-1951 was 14,700. The number of cases reported during the years 1950-1951 was 14,700.

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Source: Bureau of the Census, 1952.

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percent. In 1975, renter-occupied housing constituted approximately 42 percent of the city's total housing stock, while renters made up 58 percent. In addition, approximately 5 percent of the city's population in 1975 lived in group quarters, the majority of which were convalescent homes. According to the 1980 Census, the renter-to-owner ratio in Placerville was 45 percent to 55 percent.

The 1990 Census shows a change. The renter to owner ratio was 48 percent to 52 percent and 16 percent of the city's population lived in group quarters. Of these 14 were institutionalized. Just prior to 1990 the County completed the new jail within the City.

Generally, Americans prefer single family home ownership to renting. Very few people, however, can afford to purchase a home in Placerville due to the low average income in the city and high housing costs. As a result, more persons are forced to stay in the rental market and the demand for rental housing is increasing.

Vacancy Rates

The vacancy rate can be used both as an indicator of unused housing stock and as a measure of consumer opportunity for mobility and choice in living conditions. The gross vacancy rate as tabulated for the census is a measure of vacant year-round units as a percentage of the total stock of year-round units. In 1970, Placerville had an estimated vacancy rate of four percent. Of the vacant units, 35 percent were for sale and 65 percent were for rent. In 1980, approximately six percent of the city's total housing units were vacant. Only 29 percent of these vacant units, however, were for rent and 31 percent were for sale. The remaining vacant units were either under construction, held for occasional use, or uninhabitable.

Placerville's estimated overall vacancy rate in ~~January 1988~~ April 1990 was ~~about seven~~ 4.8 percent, according to the ~~California Department of Finance~~ 1990 Census. The vacancy rate for rental housing, however, appears to remain low. During the early 1980s, part of the problem was the reduction in construction of apartments and rental housing, due largely to financial and economic constraints that were common at the time. Even with the ~~recent~~ increase in the production of apartments and other rental units, the vacancy rate has remained low, as these new units are being occupied soon after completion. The rental housing supply is further restricted by the fact that many people are staying longer in the rental market because they cannot afford the cost of ownership housing. The 1990 Census indicates that the vacancy rate for rentals was 1.7 percent and 1.2 percent for homeowners. These rates are extremely low and indicates potential problems in providing adequate housing and choice.

Household Size and Overcrowding

The average household size in Placerville decreased between 1970 and 1980 from 2.6 to 2.3 persons per household and was ~~2.3~~ 2.29 as of ~~January 1988~~ April 1990. In 1970, 27 percent of the city's households were occupied by single persons. The majority of households at that time (68 percent) ranged between two and five

present in 1971, when municipal housing was almost nonexistent. As a result, the city's total housing stock, which includes some 25,000 units, is estimated to be approximately 5 percent of the city's population. In 1971, the city's population was approximately 400,000, and the city's housing stock was estimated to be approximately 20,000 units.

The 1970 Census shows a similar picture. The housing stock was estimated to be approximately 20,000 units, and the city's population was estimated to be approximately 400,000. The city's housing stock was estimated to be approximately 20,000 units, and the city's population was estimated to be approximately 400,000.

However, a number of factors have contributed to the city's housing shortage. One factor is the city's high birth rate, which has led to a rapid increase in the city's population. Another factor is the city's high cost of living, which has led to a rapid increase in the city's housing costs.

Conclusion

The city's housing shortage is a serious problem that has led to a rapid increase in the city's housing costs. The city's high birth rate and high cost of living have contributed to the city's housing shortage. The city's housing stock is estimated to be approximately 20,000 units, and the city's population is estimated to be approximately 400,000.

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persons, while five percent contained six or more persons. In 1990 30 percent of the city's households were occupied by single persons, 50 percent of which were 65 years or over.

An overcrowded housing unit is defined as one in which more than one person per room (excluding bathrooms and kitchens) reside. According to the 1980 Census, 67 housing units in Placerville were overcrowded, representing approximately 2.3 percent of the total occupied dwelling units. In 1990, 141 housing units were defined as overcrowded, 4.2 percent of the total households, an increase of 55 percent in 10 years.

Housing Age and Condition

According to the ~~1980~~ 1990 Census, ~~758~~ 542 of Placerville's housing units had been built before 1940, representing ~~over a quarter~~ 15.2 percent of the total housing stock. Statewide, ~~only~~ about 15 percent of the total units had been built before 1940 and countywide the total stood at ~~about six~~ 4.9 percent (~~under five percent not counting Placerville~~).

Because of the advanced age of housing in the city, the overall condition of the stock is relatively poor. In March 1985, a City-commissioned survey identified 1,687 out of 3,143 units as being of substandard quality according to standards set by the U.S. Department of Housing and Urban Development. Another 41 needed to be replaced.

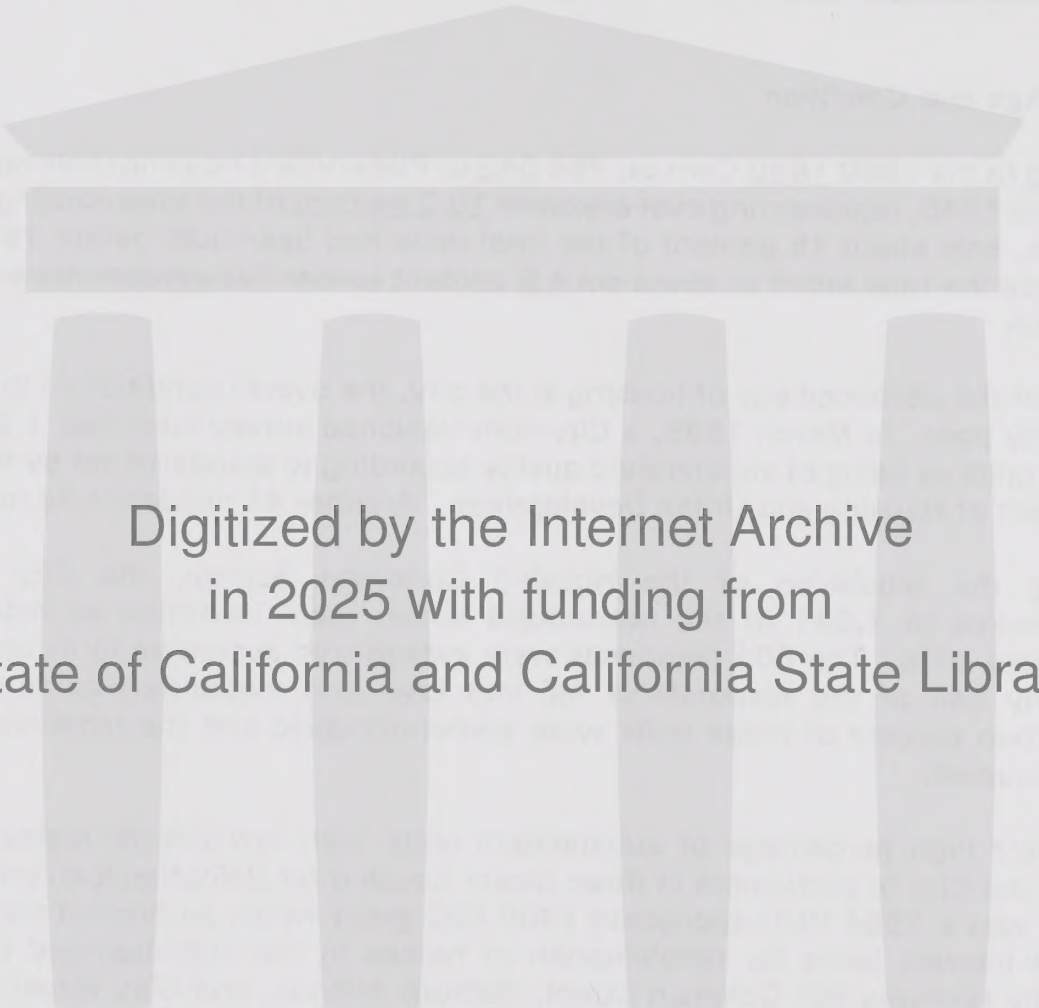
Following the tabulation of the Housing Condition Survey, the City mailed questionnaires to 1,041 of the households which were identified as residing in substandard units. The 503 responses were categorized according to income level and nearly half of the respondents fell into low- and moderate-income groups. Seventy-two percent of these units were owner-occupied and the remainder were renter-occupied.

Placerville's high percentage of substandard units with low-income residents has qualified the City to participate in three recent housing rehabilitation loan programs. The first was a 1984 HUD-sponsored \$400,000 grant which authorized the City to offer low-interest loans for rehabilitation of homes in the neighborhood bounded roughly by Highway 50, Coleman Street, Bedford Avenue, and Clay Street. Thirty units were assisted through this program.

In 1985, the City received a \$600,000 Community Development Block Grant (CDBG) from the California Department of Housing and Community Development (HCD). The City set aside a portion of this grant to offer low-interest rehabilitation loans to city residents and 26 households were assisted.

Placerville received another CDBG from HCD in 1986. This grant was for \$300,000 and ten units were assisted through low-interest loans offered from this allocation.

The stated intent of the City's Housing Rehabilitation Program is "to assure a living unit with a healthful environment and complete living facilities, arranged and equipped



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for suitable and desirable living conditions," and "to correct all existing deficiencies in a dwelling which affect safety and livability for the occupants and which, if not corrected, will allow the building to deteriorate to the point where it will not meet minimum standards for use as a living unit."

The City's Housing Rehabilitation Program offers low interest and deferred loans for three categories of housing/housing tenure: single-family owner occupied, multi-family owner occupied, and multi-family investor-owner. The following loans and terms are available to those who meet the eligibility criteria. The City continues to offer rehabilitation loans to qualified households. These loans are made from the City housing Rehabilitation Revolving Loan Fund. This fund utilizes recaptured program income from previous grants from HCD-CDBG Program. This fund is authorized by HCD under the City of Placerville Program Income Re-Use Plan.

Single-Family Owner Occupied

- 3 percent deferred payment loan, secured by note and deed of trust.
- 5 percent payment loan, secured by note and deed of trust, with a term of 240 months.
- Maximum loan amount is \$30,000.

Multi-Family Owner Occupied

- 3 percent deferred payment loan, secured by note and deed of trust. Under terms of the agreement, rents must remain at pre-loan application levels for one year. After the first year, rents may be increased once annually by an amount not greater than the percentage increase in median income.
- 5 percent payment loan, secured by note and deed of trust, with a term of 180 months. Rent restrictions are the same as the 3 percent deferred loan.
- Maximum loan amount is \$30,000 for owner's unit, \$15,000 each additional unit, anticipated average cost is \$10,000 per unit.

Multi-Family (Rental Property) Investor-Owner

- Below Market Interest Rate (BMIR) payment loan. Interest rate is adjusted to 3 percentage points below the current lowest prime lending rate. Loan is secured by note and deed of trust, with a term of 180 months. The rent regulatory agreement shall include the same terms as previously described.
- Maximum loan of \$15,000 per unit, anticipated average cost of \$10,000 per unit.

Income eligibility requirements to qualify for low-interest loans vary by each program. In ~~1989~~ 1992, to be eligible, owners (occupants) must have a total gross income

which does not exceed the targeted income per family size for El Dorado County, as shown below. In addition, investor-owners must have a majority of existing tenants whose total gross incomes do not exceed the targeted income per family shown below to be eligible.

NUMBER OF PERSONS IN FAMILY

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
\$22,250	\$25,400	\$28,600	\$31,750	\$34,300	\$36,850	\$39,400	\$41,900

To qualify for the five-year, deferred loan at three percent simple interest, owners (occupants) must have 1992 gross incomes at or below the lowest targeted income, per family size for El Dorado County, as shown below.

NUMBER OF PERSONS IN FAMILY*

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
\$13,900	\$15,900	\$17,850	\$19,850	\$21,450	\$23,050	\$24,600	\$26,200

*Source: California Department of Housing and Community Development

The City uses the following criteria to determine the scope and eligibility of rehabilitation work:

- U.S. Department of Housing and Urban Development (HUD) Health and Safety Standards, Code Sections 33031 and 33032
- HUD Section 8 Existing Housing Quality Standards
- HUD Section 312 Rehabilitation Manual Recommendations establishing policy decisions on room additions relating to the number of persons in the household, and the age and gender of household members.
- The following codes and guidelines as they relate to existing housing and replacement of or repairs to existing structures: Uniform Building Code, Uniform Mechanical Code, Uniform Plumbing Code, National Electrical Code, Uniform Housing Code, HCD's Residential Rehabilitation Guidelines, HUD's Applying the Cost-Effective Energy Standards in Rehabilitation Projects.

Priorities for the housing rehabilitation programs are listed in order of priority as follows: sound roofing, adequate heating system, adequate and safe plumbing, safe electrical service, repair of exterior surfaces, adequate foundation and floor support, sound structural components, removal of threat of water penetration, adequate kitchen facilities, adequate rain-carrying system, termite and pest inspection and fumigation, adequate domestic hot water system, repair of interior surfaces, provision of sufficient storage space, weatherproofing, weather tightening of openings, fire safety, and removal of health hazards.

which have not entered the common market and which are not in the common market, as shown below. In addition, the common market is a market of a single currency, which means that there is no exchange rate and the common market is a single market.

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Housing Costs

The Cost of housing has become a critical issue in California. Since the late 1970s the statewide housing market has experienced dramatic price increases. The general increase is primarily attributable to changes in state tax law brought about by Proposition 13, but many housing markets in California (particularly in the Bay Area and in Los Angeles) have also seen rapid inflation of housing costs because of increasingly limited supplies of land suitable (or available) for residential development.

Between 1970 and 1980 the median price for a single family dwelling in Placerville increased from approximately \$26,700 to \$65,200, or by about 144 percent. At the time of the writing of the 1990 Census information on median home price was not available; however, the El Dorado County Association of Realtors' files show that the average selling price for a single family home in the Placerville area in 1990 was \$183,000. Median rents also increased during the same period, from \$80 in 1970 to between \$200 and \$350 in 1980, representing at least a 150 percent increase. Yet, during the same time, annual median incomes within the city increased by only an estimated 14 percent, and have not kept pace with rising house costs for the average resident of Placerville. The median rent in 1990 was \$485. An increase of over 170%. From 1980 incomes increased by only 56.50%.

According to the El Dorado County ~~Board~~ Association of Realtors, during the first three quarters of 1985, 31 three-bedroom homes on lots smaller than an acre were sold in the Placerville area. The average selling price of these homes was \$78,288. For three-bedroom homes on lots of an acre or larger, the average price for 29 sales was \$102,132. For two-bedroom homes, the average selling price was \$64,071 for 21 homes on lots smaller than an acre and \$82,650 for 10 homes on lots of an acre or more. The overall averages were \$89,813 for three-bedroom homes and \$70,064 for two-bedroom homes.

As of 1989, housing costs are substantially higher. The average cost of a new three-bedroom unit in Placerville is estimated to be around \$150,000 (see section on non-governmental constraints). ~~Assuming a 10 percent down payment and a 10 percent interest rate, a household income of between \$45,000 and \$60,000 would be required to purchase a home at this price.~~ In April of 1992, 19 single family homes sold at an average cost of \$164,000. A family purchasing this home would require an income of \$55,000 to \$70,000 assuming a ten percent down and ten percent interest rate.

The cost of a resale unit would probably be substantially lower than the overall average selling price.

While there are no reliable statistics available, housing in Placerville appears to be renting for relatively high rates. This is probably due to the relative scarcity of multi-family units and the low vacancy rate for such units in Placerville.

Housing Overpayment

Overpayment is defined as paying 25 percent or more of a household's income for housing. According to the California Department of Housing and Community Development's methodology for calculating overpayment, ~~760~~ 1,070 of Placerville's ~~4,399~~ 1,639 lower income (below 80 percent of the county median) households were overpaying for housing in ~~1980~~ 1990. This represented ~~56.8~~ 71.4 percent of the city's lower income households. Of those households overpaying, ~~544~~ 893 were renters and ~~216~~ 276 were homeowners, representing ~~45.3~~ 53.6 and ~~16.6~~ 18.8 percent of the city's low income renters and owners, respectively.

The city's median income has traditionally been lower than that of the county as a whole with over ~~35~~ 53.6 percent of all households being considered lower income. Rising housing costs effectively shut out many families from the housing ownership market, keep more people in the rental market, cause others to pay too high a percentage of their income for housing costs, and cause overcrowding when households have to double up in order to meet housing expenses.

HOUSING NEEDS

Under the State housing element requirement, housing needs are defined in three categories: existing needs, projected needs over a five-year period, and special needs. As detailed in previous sections of this chapter, based on the most current information available, existing housing needs in Placerville have been identified and summarized as follows:

- Overcrowding (~~1980~~ 1990)
~~67~~ 141 overcrowded units (~~2.3~~ 4.2 percent)
- Substandard Units (~~1985~~ 1990)
1,687 units needing rehabilitation (53.6 percent)
41 units needing replacement (1.3 percent)
- Overpayment (~~1980~~ 1990)
~~216~~ 276 lower-income owner households overpaying (~~16.6~~ 18.8 percent)
~~544~~ 894 lower-income renter households overpaying (~~45.3~~ 53.6 percent)

Projected housing needs are the total additional units needed to accommodate the projected population in five years in units that are affordable, in standard condition, and not overcrowded. Projected needs, therefore, include the needs of existing residents as well as the needs of the additional households expected five years hence.

Special housing needs focus on the needs of subgroups within the population with special housing requirements. The State requires that all housing elements address the needs of the elderly, the disabled, large families, farmworkers, households headed

by single females, and families and persons in need of emergency shelter and transitional housing.

Placerville's Fair Share of Projected Regional Housing Needs

State housing element law requires that every jurisdiction identify adequate sites for housing and plan for the provision of housing for the existing and projected needs of all economic segments of the community. To assist cities and counties, the state has assigned each regional Council of Governments (COG) the responsibility for determining existing and projected housing needs for each jurisdiction within its geographic area.

In ~~March 1984~~ October 1991, a Regional Housing Allocation Plan (RHAP) was adopted by the Sierra Planning Organization (SPO). The plan covered the period from ~~1983~~ 1990 through July 1, ~~1990~~ 1997. SPO's housing needs allocation for Placerville is divided among the four income groups as follows:

- ~~33.0~~ 1.8 percent very-low-income (0 to 50 percent of County median income)
- ~~18.1~~ 10.7 percent are low-income (51 to 80 percent of County median income)
- ~~24.1~~ 87.5 percent are moderate-income (81 to 120 percent of County median income)
- ~~25.8~~ 1.8 percent are above-moderate-income (over 120 percent of County median income)

By applying this distribution to the projected ~~1990~~ 1997 population, SPO determined the number of housing units in each income category needed by ~~1990~~ 1997.

As previously mandated by state law, jurisdictions within the SPO region were to update their housing elements by July 1990. As a result of AB 3618 (Chapter 208, Statutes of 1984), however, the next scheduled update for cities in the SPO region is July 1, 1992. Placerville, therefore had the option of extending its housing element planning period to 1992 which it did. ~~The California Department of Housing and Community Development (HCD) determined Placerville's 1992 housing needs by extrapolating the city's 1990 share of total county population (6.62%), as indicated in the RHAP, to 1992 county population estimates.~~

~~HCD determined that Placerville's 1992 fair share of regional housing needs totals 3,530 households. To calculate the total housing units needed in 1992 to accommodate 3,530 households, HCD factored in a two percent vacancy rate for owner stock and a six percent vacancy rate for rental stock, and applied it to the 1980 owner-to-renter ratio (55 to 45 percent). In addition, an additional 2.4 percent vacancy rate was applied to the entire household need. This will allow construction of an adequate number of housing units in order to provide a range of housing choices and a healthy housing market. Using this methodology, HCD estimated that 3,761 total housing units will be needed in Placerville by 1992. The methodology is shown below.~~

$$(3,530 \text{ units} \times 55\%) / 98\% + (3,530 \text{ units} \times 45\%) / 94\% = 3,671$$

$$3,671 \text{ units} / 97.6\% = 3,761 \text{ total units needed by 1992}$$

To estimate the total need for the extended planning period of 1983 to 1992, the number of households in 1983 (3,070) was subtracted from the 1992 total need of 3,761 units. This resulted in a total of 691 new housing units needed in Placerville for the period 1983 to 1992. HCD broke down this new housing need by income group using the percentage distribution contained in the RHAP. The allocation of new construction needs from 1983 through 1992 among income groups is shown in Table II-3.

In updating the RHAP, the methodologies used by SPO for preparing the housing need allocations were derived from several sources. The California Department of Housing and Community Development, the State Department of Finance, the 1990 U.S. Census, the 1980 U.S. Census, and SPO projections were the basis for the allocations. Admittedly, portions of the data base are 10 years old and there are no reliable sources of income data available to update the 1980 Census distribution of income levels. Data from the 1990 Census will not be available until 1993. Sierra Planning Organization, using information provided to them by HCD, has provided the city with the allocations of new construction needs from 1990 through 1997 among income groups and is shown in Table II-3.

TABLE II-3

PROJECTED NEW CONSTRUCTION NEEDS
Placerville
1983 1990 through July 1992 1997

Income Category	Number of Units	
Very Low Income	228 (33%)	0 (0%)
Other Low Income	125 (18%)	11 (1.8%)
Moderate Income	166 (24%)	66 (10.8%)
Above Moderate Income	173 (25%)	535 (87.4%)
Total	691 (100%)	612 (87.4%)

} 12%

Source: ~~California Department of Housing and Community Development, 1988 SPO, 1991.~~

The housing needs shown in Table II-3 are for the 8.5 year period from ~~1983 1990~~ to ~~1992 1997~~. The baseline used for purposes of the Housing Element is January 1, ~~1988 1992~~, and the planning period covers the period from January 1, ~~1988 1992~~ to July 31, ~~1992 1997~~.

The Placerville Planning Department estimated the total new housing units constructed from ~~1983 1990~~ through July ~~1988 January 1992~~, based on records of residential project approvals. Estimated new housing units and their breakdown by income is shown in Table II-4.

TABLE II-4

HOUSING UNITS CONSTRUCTED
1983-1988 1992
By Income Category

<u>Income Category</u>	<u>1983-1992</u>				<u>1990-1992</u>	
	<u>Total</u>	<u>Percent</u>			<u>Total</u>	<u>Percent</u>
Very Low	479 <u>188</u>	35% <u>26%</u>			<u>4</u>	<u>3%</u>
Low	38 <u>52</u>	-8% <u>7%</u>			<u>7</u>	<u>5%</u>
Moderate	420 <u>141</u>	24% <u>20%</u>			<u>9</u>	<u>7%</u>
Above Moderate	470 <u>332</u>	34% <u>47%</u>			<u>112</u>	<u>85%</u>
Total	507 <u>713</u>	<u>100%</u>			<u>132</u>	<u>100%</u>

Source: City of Placerville Planning Department, ~~1988~~ 1992

These estimates indicate that Placerville has met its very-low-income and low-income needs, but ~~appears to be falling short of~~ needs to continue to work toward meeting its low-income and above-moderate-income needs.

As of ~~January 1988~~ 1990, Placerville had ~~3,522~~ 3,565 housing units. Subtracted from the ~~1992~~ 1997 total need (~~3,761~~ 4,177), Placerville has a total construction need of ~~239~~ 480 units between January 1, ~~1988~~ 1992, and July 1, ~~1992~~ 1997. HCD also defines future new construction needs to include units needed to replace normal market removals. The general-accepted removal rate is 0.2 percent of the average annual housing stock per year. HCD calculated the average annual housing stock from 1988 to 1992 at 3,641. The average annual housing stock multiplied by 0.2 percent replacement need yields an additional new construction need of 7 units per year to replace housing removed from the market. The annual replacement need multiplied by the 4.5 years in the planning period (January 1, 1988, to July 1, 1992) means that an additional 32 new housing units will be needed in Placerville. The total new construction need for the period January 1, ~~1988~~ 1992, to July 1, ~~1992~~ 1997, is therefore ~~271~~ 512 units.

Special Needs

Beyond the general housing needs documented in previous sections of this chapter, state law requires that the housing element include an assessment of the housing needs of special groups within the community, including those of the disabled, the elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter and transitional housing.

There are several types of households within Placerville with special housing needs. Due to the high percentage of low income households within the city, most of these needs relate to affordability.

INDUSTRY AND SERVICE SECTORS
1987-1992
by Income Category

Income Category	1987-1992	1987-1992
Low	10.0	10.0
Medium	10.0	10.0
High	10.0	10.0
Very High	10.0	10.0
Total	10.0	10.0

Source: U.S. Department of Commerce, Bureau of Economic Analysis

The following table shows the percentage of total income received by each income category in the United States in 1987 and 1992. The data is presented in two columns: 1987 and 1992. The rows represent the income categories: Low, Medium, High, and Very High. The total income for each year is also shown at the bottom.

As the following table shows, the percentage of total income received by each income category in the United States in 1987 and 1992 is presented in two columns: 1987 and 1992. The rows represent the income categories: Low, Medium, High, and Very High. The total income for each year is also shown at the bottom.

Source: Bureau of Economic Analysis, Department of Commerce

There are several reasons for the increase in the percentage of total income received by the very high income category in the United States in 1987 and 1992. One reason is the increase in the number of people in the very high income category.

Disabled Persons

The term "disabled" refers to a disability (physical, mental, or sensory) which prevents or precludes a person from doing work either in or outside the home. The number of disabled persons in a community has important implications for providing certain social services, in the removal of barriers to facilities, and in developing housing which has specialized access for disabled residents.

According to the ~~1980~~ 1990 Census, ~~399~~ 523 of Placerville's ~~3,931~~ 4,659 residents aged 16 to 64 had work disabilities. A person with a work disability may have a health condition which limits the kind or amount of work which he or she may do or which prevents working at a job altogether. Of those identified as having work disabilities according to the 1980 (1990 Census not available) Census, 226 were prevented from working altogether and 138 were employed. The remainder did not work, but were not entirely prevented from doing so.

The Census also identified those residents with public transportation disabilities. A public transportation disability is a health condition which makes it difficult to use buses, trains, subways, or other forms of transportation. Of Placerville's 5,097 residents aged 16 and over, 177 had transportation disabilities. Of these, 106 were 65 or older. (1990 Census information not available)

According to information from El Dorado County Department of Community Services (which implements the Section 8 Housing Program for the County) the disabled person is a hard category to obtain data on. Currently the department has a waiting list of 48 persons requesting single bedroom houses and another 30 persons on a notification list. Of these, it is estimated that 40% which is equal to 31 persons. Other information indicates that these people do have problems finding the appropriate housing which will cater to the needs of the disabled. Because of the low vacancy rate and few units constructed for accessibility, housing for disabled persons is extremely hard to find.

It is clear that the handicapped have special housing needs such as ramps, wider doors, lower cabinets and grab bars which limit their choice of housing. Income and discrimination constraints may additionally affect the handicap persons ability to obtain adequate housing. The city concerns itself with the need for wheel chair access to buildings and walkways and the city adheres to State guidelines regarding handicap access, etc. and promotes the use of architectural design techniques which aid the disabled. Building Code requirements require that all new apartment projects with 21 to 99 units within them have at least one handicap unit for each hundred units. In addition, City Code requires that all units be adaptable for handicap persons which require minimal easy conversion of a unit for a handicap person.

As stated earlier there was little or no housing available for the disabled and there are waiting lists for such persons to get into units that are specifically designed.

The city does make low income deferred loans available to handicapped persons to rehabilitate existing homes including modifications to make the structure handicapped

The same principle applies to the use of the word "copy" in the title of the work. The word "copy" is used to refer to a reproduction of the work, whether it is a physical copy or a digital copy. The word "copy" is also used to refer to a copy of the work, whether it is a physical copy or a digital copy. The word "copy" is also used to refer to a copy of the work, whether it is a physical copy or a digital copy.

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accessible. One loan has been made to a person who recently became handicapped. The deferred loan accounted for the structure to be modified to add ramps, widen doors, change hardware, add grab bars, etc.

Elderly

Elderly persons (age 60 years and over) are gradually becoming a substantial and noticeable segment of the community's population. Americans are living longer and fuller lives than ever before in our history and are expected to continue to do so. While the average life expectancy of an American born today is 74 years, by the year 2000 it is anticipated that the life expectancy could increase to 90 years.

The 1980 Census indicated that approximately 20.8 percent of the city's population was elderly (65 years and older). This figure rose to 32.3% in 1990. The 1980 Census also revealed that ~~863~~ 509 of Placerville's ~~2,778~~ 1,017 households living alone (~~31.1~~ 50 percent) had occupants who were 65 or over. ~~374 of these (43.3 percent) were one person households.~~ The city has determined that 21 percent of the households with housing assistance needs are elderly residents. This need covers approximately five percent of the city's total households.

Early residents are faced with the problem of limited availability of rental units, especially in the studio/one bedroom range. The fact that many senior citizens are on fixed incomes further aggravates this problem. In addition, a survey of the two apartment projects within the city that caters specifically to the elderly (Tunnel Street Apartments--39 units and Sunrise Gardens--76 units) show that these units are entirely occupied and have been so without any vacancy rate for a number of years. These two projects have waiting lists of 60 persons or more. A discussion with the manager of both projects indicate that there is a substantial need for such housing and if additional housing was available they would be able to fill anywhere from 40 to 80 additional units without any problem.

Information from the County Community Programs Department shows a substantial number of people on a waiting list for one bedroom apartments of which 60% are elderly.

The information reveals that there is a substantial need for additional elderly housing within the City of Placerville.

Large Families

Large family households are defined as having 5 or more persons. Family size is an important consideration when it comes to planning for housing. Very simply, areas which have large concentrations of small families or single person households need to plan for smaller units, and areas with concentrations of larger families need to assure that units large enough to accommodate such families are available. Unfortunately, however, information concerning family size is difficult to gather. The 1980 Census provides some minimal data on the number of person occupying using

units, but does not correlate this information with information on the number of rooms in the units.

Given the assumption that large families reside in units with five or more persons, Placerville had 164 large families in 1980. This represents 5.9 percent of the city's occupied housing units. The countywide number was 9.5 percent in 1980 and the statewide percentage was 12.4. This suggests that the need for larger units to accommodate large families is relatively low in Placerville. Information on large families was not available from the 1990 Census at the time of this writing.

Other information available on large families from the County Community Services Department indicates that there is limited availability of housing in the Placerville area to accommodate people who are seeking housing for large families. Currently the County has a waiting list of 25 persons seeking Section 8 Housing for 3 bedroom households and 7 families seeking housing for 4 bedroom households. This list is 1 and one-half years old and has not been updated. Information indicates that 3 bedroom households at affordable rents for large families (fair market rents) are very few. One of the biggest complaints is that landlords frequently indicate that there are too many children for the size of the units. Four bedroom apartments which would house 6 persons or more are simply nonexistent at fair market rents. Even though the information between census and a survey of local conditions would indicate different findings it would appear, based upon the information available from local sources, that there is a need for housing for large families at fair market rents; however, this need is difficult to quantify because of the lack of information.

Farmworkers

Because specific data on the number of farmworkers in individual communities is not regularly collected, it is difficult to assess the needs of this group. The California Department of Employment Development collects data on a countywide basis. In 1989, El Dorado County had a peak of 500 agricultural workers in August, with 260 by October of 1989, as the agricultural season ended.

According to the 1980 Census' breakdown of workers by occupation, only 3.1 percent of Placerville's population was employed in farming, forestry, and fishing. By 1990 this figure rose to 4.0 percent.

According to the records of the El Dorado County Community Services Department there is very little information on housing relating to farm workers. This group very seldom asks for Section 8 Housing.

Given the tight housing market within the City of Placerville it can be safely said that the housing for farm workers is in very limited supply. Most of these people live in the community for 3 to 5 months and then move on. General information from realtors and other persons indicate for the most part that this group has a tendency to put large numbers of people into individual housing thereby resulting in over crowding. Information also suggests that the housing that this group occupies is typically run down and does not meet State or City housing codes.

In general there appears to be a need for farmworker housing however it is recognized that this is a very small segment of the housing market.

Female Heads of Households

The 1980 Census reported that 301 of Placerville's ~~1,832 families~~ 2,778 households (~~16.4~~ 10.8 percent) were headed by single females. Of this ~~301~~, 222 contained children under 18, or a total ~~12.4~~ 8 percent of all of Placerville's ~~families~~ households were headed by single women with children under 18. The 1990 Census reports that 991 of Placerville's 3,406 households (29.1 percent) were headed by single females. This represents a significant increase from 1980. Of this 567 had children under 18 years of age (16.2 percent). This relatively high percentage of such facilities presents problems in that many of these families have lower incomes and, therefore, have difficulty finding affordable housing.

Information from El Dorado County Community Programs Department reveals that 75% of the total families requesting Section 8 assistance are headed by single females. This group has special housing needs and special problems all their own. Typically, the single female is dealing with raising a family and providing a source of income at the same time and on their own.

Given the high percentage of this group seeking housing through the County, and the high percentage of numbers reported in the Census, there is a need for programs which specifically cater to the needs of female heads of households.

Emergency Shelter and Transitional Housing Needs

The housing needs of homeless persons are more difficult to measure and assess than those of any other population subgroup. Since these individuals have not permanent addresses they are not likely to be counted in the census, and since they are unlikely to have stable employment, the market provides few housing opportunities.

A needs assessment study of the homeless in El Dorado County, and Placerville in particular, was conducted for the City of Placerville by Housing Rehabilitation Services. The study, which was completed in 1987, focused on a survey period between October 1985 and January 1986. The primary source of information on the number of homeless in the area were the existing local emergency shelter providers. Secondary agencies which would potentially have had contact with the homeless were also surveyed. The survey information was supplemented with field visits to the various agencies involved as well as to shelter providers and local merchants in the downtown Placerville area. In addition, many service providers contributed reports containing estimates of the homeless within their jurisdictions for the previous year. Based on survey data, during the period from January through October 1985, 353 persons requested shelter in El Dorado County. Of the total, 45 percent (162) were children. Over one-fifth were single men or women, and 14 percent were couples or families without children. The Needs Assessment cautions that this data does not completely depict the full extent of the number of homeless persons in El Dorado County; while it is accurate, it is incomplete and the number of homeless persons was

considered greater than the number reported. A large proportion of the total homeless persons in the county are located or seek shelter in Placerville.

The study concluded that there is a definite need for additional shelters and services in El Dorado as well as the expansion of existing facilities. Although the data is incomplete, it is obvious, according to the study, that there are hundreds of homeless people in the county and that a large percentage are families with children. The only available resources identified are the Women's Center (with 12 beds), and the H.E.L.P. Program, which offers a home and trailer as shelter, and provides vouchers for motels.

The report also made recommendations for shelter programs and services appropriate for local conditions and circumstances. They are as follows:

Emergency and Transitional Housing

There is a need for both emergency and transitional housing. Since a large percentage of the homeless were families with children, a shelter that provides for transitional housing, with a longer stay period, seems more critical than an emergency "one night" stay facility. The best solution would be a facility that could respond to both types of needs, even though the capacity would not be able to address all of the needs.

Expansion of the Women's Center Facilities

The data provided by the Women's Center (South Lake Tahoe and Placerville) substantiates the need for expansion of the capacity of their centers, in order to provide shelter to women and children in crisis situations.

Services

- Eviction Counseling and Emergency Rent Loans

The data indicated that eviction was the precipitating cause of homelessness in approximately 50 percent of the responses received between November 1986 and January 1987. A revolving fund, with low interest loans available to prevent eviction, along with counseling is recommended.

- Housing Search and Financial Assistance Services

A housing search program that includes staff work with shelter guests and community agencies to locate permanent housing is also recommended. In conjunction with this service, a revolving loan fund that could provide low interest loans for security deposits and initial rental costs, is also recommended. Based upon the interviews with local agency staff, this service would help to alleviate a substantial number of the obstacles to obtaining permanent housing.

Other Services

- Stabilization Services
- Referral and Advocacy Services
- Development/Growth Services (as the shelters become more established)

The city allows for the establishment of emergency shelters and transitional housing in all residential zones.

In addition, the city allows for domestic violence shelters as a permitted use in all residential zones. These kinds of shelters require secrecy to protect their residents, so a public hearing process can hinder their development or make their operation more difficult.

EQUAL HOUSING OPPORTUNITIES

The city has long been on record as supporting equal housing opportunities in Placerville and has on several occasions in the past issued declarations and resolutions to this effect.

In 1979, the El Dorado County Association of Realtors formed the Community Housing Resource Board (CHRB). This board is part of the overall Fair Housing and Equal Opportunity Program of the U.S. Department of Housing and Urban Development. The membership of the CHRB includes a broad spectrum of the community, including members from the County Chamber of Commerce, various women's groups, the City of Placerville, the County of El Dorado, and others. The major functions of the group are to coordinate actions with the Realtors Equal Opportunity Committee, to promote and support the fair housing activities in the community, and to act as an intermediate agency to discuss related problems with owners, agents, and individuals seeking housing. The CHRB has served as a forum in which persons who feel they have been discriminated against can voice their complaints. While it does not have significant powers, the CHRB does serve as a place where people can air their complaints and get advice on what actions are open to them.

The city has been a supporter of this program and will continue to support it. Since this board is already established and covers the whole county, there is no need to establish a separate city agency to address these issues within the city.

The city routinely posts information on the enforcement program of the State Fair Employment and Housing Commission, along with information on available weatherization programs. These items are also published in the local newspaper, and periodically distributed with the city's utility bills.

AVAILABILITY OF LAND AND SERVICES FOR RESIDENTIAL DEVELOPMENT

State law requires that housing elements contain an analysis of the availability of land for future residential growth and the adequacy of public facilities and services to accommodate this growth. The following section describes the General Plan designations and zoning categories, potential residential sites within the General Plan Area, and the adequacy of public facilities and services to serve residential development.

Residential Zoning and General Plan Land Use Categories

In order to evaluate sites for future housing, it is necessary to determine the amount of acreage that will be required. Typically, ownership units are low to medium density while rental units are high density.

Placerville's General Plan includes four residential density designations which are implemented through several residential zone districts. These densities and zone districts are presented in Table II-5. The City also has a PD (Planned Development) Overlay Zone which is intended to allow for flexibility in rigid zoning standards where a proposed development will not readily conform to city regulations due to design or topography.

TABLE II-5
RESIDENTIAL LAND USE DENSITIES
City of Placerville
1990

GENERAL PLAN		ZONING ORDINANCE	
Designation	Maximum Units Per Acre	Designation	Maximum Units Per Acre
Rural Residential	0.20-1.00*	R1A	1.00**
		RE	0.20**
Low Density ¹	1.01-4.00*	R1-10	4.36**
		R1-20	2.20**
Medium Density	4.01-6.00*	MH	6.60**
		R1-6	7.26**
High Density	6.01-16.00*	R-2	8.00**
		R-3	12.00**
		R-4	16.00**

*gross (including streets and roads)

**net (excluding streets and roads)

Sources: City of Placerville General Plan, 1990; Placerville Zoning Ordinance, 1990.

¹Includes Planned Residential/Historic

Table II-6 shows the number of vacant acres in the General Plan Area by General Plan designation and zoning category.

TABLE II-6

**VACANT RESIDENTIALLY ZONED LANDS WITHIN PLACERVILLE GENERAL PLAN AREA
January 1988**

<u>Land Use Designation</u>	<u>Zone</u>	<u>Acres</u>	<u>% of Total</u>	<u>DU Potential</u>	<u>% of Total</u>
Rural Res.	RE	18.1	1.0%	3	0.1%
	R1A	<u>519.9</u>	<u>28.0%</u>	<u>468</u>	<u>9.8%</u>
		538.0	29.0%	471	9.9%
Low Density ²	R1-10	191.0	10.3%	541	11.3%
	R1-20	<u>680.0</u>	<u>36.7%</u>	<u>1,047</u>	<u>22.0%</u>
		871.0	47.0%	1,588	33.3%
Medium Density	R1-6	282.7	15.2%	1,334	28.0%
	MH	<u>11.3</u>	<u>0.6%</u>	<u>47</u>	<u>1.0%</u>
		294.0	15.9%	1,381	29.0%
High Density	R-2	39.7	2.1%	238	5.0%
	R-3	86.6	4.7%	794	16.7%
	R-4	<u>25.0</u>	<u>1.3%</u>	<u>296</u>	<u>6.2%</u>
		151.3	8.2%	1,328	27.9%
TOTAL		1,854.3	100.0%	7,768	100.0%



Source: City of Placerville Community Development Department, June 1989

As shown in Table II-6, Placerville has a total of 1,854 acres of vacant, residentially-designated land available for housing development. Approximately 1,400 acres of this is designated for rural residential and low density residential development. [Over 440 acres is available for multi-family housing in the medium and high density residential designations.]

The potential for 4,768 dwelling units on residentially designated land is available within the General Plan Area. The dwelling units are divided among a range of housing types, approximately 10 percent for rural residential single-family homes, 33 percent single-family homes, 29 percent medium-density, and 28 percent high-density. The range of residential densities should allow Placerville to easily provide for its fair share of regional housing needs.

After analyzing information available, based upon the City of Placerville's Land Use Survey conducted in January of 1988, it has been determined that there are 160 units of R-2 zoned property, 447 units of R-3 zoned property, and 274 units of R-4 property available for Low Income Residential Development within the city with little or no development constraints. This is a total of 881 dwelling units. With a 25% density bonus this total could be increased to 1,101 units available for Low Income Residential Development with little or no development constraints. The maximum density allowed under R-4 with a 25% density bonus would be 20 units to the acre.

²Includes Planned Residential/Historic

There are at least 7 additional sites with zoning that ranges from R1-6,000 to R-4, which would allow for at least 640 dwelling units to be constructed which have sites with one or more development restraints. With these added together the total number of units to be constructed within these sites identified would be 1,521 units not including the density bonus. With density bonuses, the total number of units could exceed 2,000. Therefore, there are adequate sites available in the city with little or no development restraints to meet the city's housing goals identified in Table II-3. An analysis of the progress of the City of Placerville toward meeting the low income housing goal conducted by the California Coalition for Rural Housing released during the early portion of 1990, indicated that the City of Placerville had met 112% of its low income housing need. With sites identified on Table II-1, the city will continue to provide the opportunity for additional low income housing to be constructed within the city, which will allow for the continued availability of land for the development of housing specifically designed for low and moderate income families.

Services

Much of the vacant land outside the city limits lacks services (roads, sewer, and water), and the initial costs required to extend these services are high. Figure II-1 identifies land available for Multi-Family Residential Development in the city without and with constraints. These lands are primarily within the city limits and on the periphery of the city.

As you can see, most of the properties identified have little or no development constraints. The lands identified exception. The one exception is a project currently being worked on between a nonprofit development corporation in the city with the development of 100 units of low income housing.

Five areas of the city have been identified to have development constraints which include lack of roads or lack of sewer and water. It also includes properties that would need to be annexed to the city. This map clearly shows that the total number of sites available for Multi-Family Housing substantially exceeds the city's housing goals for the provision of low income housing.

While other portions of the city have development constraints, they are now shown on this map because it is believed that the cost of developing these sites would be so costly as to prohibit the inclusion of low income housing. In addition there are other multi-family sites available to meet the city's goals.

The city may wish to consider giving higher priority for the issuance of any future water meters made available to projects which will benefit low and moderate income persons.

Water is provided to the city by the El Dorado Irrigation District (EID), which provides water supplies to western El Dorado County. On February 2, 1990, EID officially entered into a moratorium on the issuance of water meters throughout the EID service area, which includes the City of Placerville. The City of Placerville, on the next day, also entered into a moratorium prohibiting the issuance of meters. The City has

developed a policy regarding the issuance of additional water meters and the El Dorado Irrigation District is working on a long-term solution to providing water.

The city's sewer treatment plant operated at about 60 percent of its 1.6 million gallon per day (MGD) capacity in 1988. Full buildout of the city would require expansion of the treatment plant. While the plant could be expanded to handle a peak capacity of 2.5 MGD, it is unknown whether the Central Valley Regional Water Quality Control Board would allow the treatment plant to discharge more than 1.6 MGD into Hangtown Creek, which empties into the American River Water Shed. Since the plant was first constructed, the discharge standards have been increased. While the plant is grandfathered under the old discharge standards, an expansion of the plant may be required to meet new standards.

Other disposal options include:

- Upgrade the level of treatment to meet the new standard by implementing tertiary treatment. This would be very expensive and the cost would have to be passed on to rate payers through the sewer bills and new development impact fees.

- Pump the sewage south to a new treatment plant (the Mother Lode Plant) located in the Cosumnes River water shed, which does not have the same water quality standards as it is not a domestic water source. This would also be very expensive.

- Use the effluent to irrigate non-food crops.

GOVERNMENTAL CONSTRAINTS ON HOUSING PRODUCTION

While local governments have little influence on such market factors such as interest rates, their policies and regulations do constrain the free operation of the housing market. For the most part, local regulations play a legitimate role in protecting the public's health, safety, and welfare. In some cases, however, local regulations may restrict the operation of the housing market unnecessarily. Examination of the local regulatory structure can highlight those areas of "excessive" regulation where steps can be taken to remove or minimize obstacles to residential development.

Local Land Use Regulation and Building Housing Codes

Land development controls include policies and regulations contained in the City's General Plan, Subdivision and Zoning Ordinances, and Building Codes. Generally, city land use controls are not a constraint to housing development, either through zoning requirements or building code enforcement. While the city enforces the Building Code to maintain health and safety standards, such enforcement is not considered to be a constraint to development and/or rehabilitation of housing. For example, the city has adopted the State Housing Code and the State Historical Building Code which are applied to the rehabilitation of properties. The primary concerns of the city are first with critical health and safety problems and then with other building factors. Flexibility

is provided in non-critical situations. It has also been a policy of the Community Development Department to work with property owners and contractors to develop reasonable solutions to any identified problems.

The city has conducted a review of its design standards and has concluded that its regulations are reasonable and do not contribute to over design and added cost. The city allows for development of private streets, use of rolled curbs, installation of septic system when it is too costly to connect to city sewers, and joint use of utility ditches. These allowances all help minimize the cost of residential development.

In addition, the city currently allows several design features which do allow for a reduction in development costs. These include allowance of a narrower hillside roads in steep and hard-to-develop areas asphalt curbs and sidewalks in lower density zones, and open drainage systems. It also has been a practice of the city to consider innovative residential development approaches which might reduce development costs without compromising safety and good design.

Development processing fees, permit fees, and service fees can add significantly to the costs of housing projects. Recent estimates by the city indicates that approximately five percent of the total building costs for a single family residence are for permit fees. This does not include any fees required for subdivisions. The fees charged by the City of Placerville are presented in Table II-7.

TABLE II-7

CITY DEVELOPMENT PROCESSING FEES

October 1989 May 1992Planning Fees

General Plan Amendment	\$535
Zone Change	\$435
Conditional Use Permit	\$285
Site Plan Review	\$435 (Projects under \$50,000) 0.8% of value (\$50,001 to \$100,000) \$835 + 0.1% of value (\$100,001 and up)
Variance	\$435
Tentative Parcel Map	\$335 for 1st parcel + \$50 for each additional parcel
Fire Department Review	\$ 30
Tentative Subdivision Map	\$335 (1st lot) + \$50 (for lots 2 to 5) + \$30 for each lot over 5.
Fire Department Review	\$ 50 + \$5 for each additional lot
Environmental Assessment	\$300
Environmental Impact Report	Subject to bid plus 10% administrative fee
Final Parcel Map	\$250
Final Subdivision Map	\$400 (1st lot) + \$5 for each additional lot
Home Occupational Use Permit	\$ 60
Temporary Use Permit	\$ 30
Minor Deviation	\$ 50
Temporary Manufactured Housing	\$200
Appeals (Staff & Planning)	\$100
Annexation Fee	\$ 50
Preliminary Plan Review	\$200

Construction Development Fees

Building Permit Valuation:	
\$1 to \$3,000	\$ 40
\$3,001 to \$100,000	1.1% of valuation
\$100,001 and up	\$1,100 + 0.6% of valuation
Plan Review Valuation:	
\$1,001 to \$3,000	\$ 40
\$3,001 to \$6,000	\$ 40
\$6,001 to \$100,000	0.5% of valuation
\$100,001 and up	\$500 + 0.25% of valuation

TABLE II-7 (continued)
CITY DEVELOPMENT PROCESSING FEES
~~October 1989~~ May 1992

Other Fees

School Impact	
Residential	\$1.65 per square foot
Commercial	\$.27 per square foot
Park Development	\$600
Granny Housing Units	
Below 640 Sq Ft	\$200
641 Sq Ft to 920 Sq Ft	\$400
920 Sq Ft or Greater	\$600
Manufactured Housing	\$150 each
Inspection of Foundation	\$ 50 filing fee
	\$ 30 reinspection
Inspection Where No Fee is Specified	\$ 40 per hour
	\$ 60 minimum
Private Sewage Disposal System	\$ 20
Encroachment Permit	\$ 15 (parking and wide load)
	\$ 30 (all others)
Fire Impact Fee	
Each New Residence	\$500
All Commercial	
(Including Additions)	\$.138 per square foot (sprinkled)
	\$.277 per square foot (non-sprinkled)
	Per Fire Department schedule
Other Various Fees	
Traffic Impact Fee	
Single Family	\$1012
Multi-Family	\$ 614
Granny Housing Units	
Below 640 Sq Ft	\$205
641 Sq Ft to 920 Sq Ft	\$410
920 Sq Ft or Greater	\$614
Solid Waste Development Project Impact Fees	
Single Family Residential	\$225 per unit
Multi-Family	\$225 per unit
Commercial/Apartments	\$225 per unit
Commercial/Motels	\$110 per unit
Commercial/Office	\$.20 sq. ft.
Commercial/Industrial	\$.35 sq. ft.
Supermarkets/Large Shopping Centers	\$.65 sq. ft.
<u>Sewer</u>	
Single Family Residential	\$2000
Multi-Family	\$2000 (1st unit)
	\$1750 (add'l units)
Commercial	\$2000 (1st unit)
	\$1500 (add'l units)
Granny Housing Units	
Below 640 Sq Ft	\$ 667
641 Sq Ft to 920 Sq Ft	\$1333
920 Sq Ft or Greater	\$2000
Installation Charge	Varies
<u>Water</u>	
Single Family Residential	\$3300
Multi-Family	\$2475 per unit
Commercial	\$3300 per unit
Granny Housing Units	
Below 640 Sq Ft	\$ 825
641 Sq Ft to 920 Sq Ft	\$1650
920 Sq Ft or Greater	\$2475
Meter Cost	Varies
Installation Charge	Varies

On and Off Site Improvements Permit: Sewer, Drainage, Water, Streets, Curbs, Gutter, Sidewalk, Etc.

Up to and Including \$800	\$ 40
\$801 to \$50,000	\$ 40 + 2% of cost over \$801 to \$50,000
\$50,001 to \$100,000	\$1024 + 1.5% of cost over \$50,001 to \$100,000
\$100,001 and up	\$1774 + 1% of cost over \$100,001

Grading and Excavation

Varies

Source: City of Placerville, ~~1989~~ 1992

The timeliness with which the city processes the various permits and applications necessary for development can also affect the overall cost of housing. Table II-8 shows the estimated processing times for these permits and applications in Placerville.

TABLE II-8

CITY DEVELOPMENT PROCESSING TIMES*

~~October 1989~~ May 1990

<u>Application</u>	<u>Time Needed</u>
General Plan Amendment	10 weeks
Zone Change	10 weeks
Conditional Use Permit	4 weeks
Site Plan Review	4 weeks
Variance	4 weeks
Tentative Parcel Map	6 weeks
Tentative Subdivision Map	8 weeks
Negative Declaration	4 weeks
Final Parcel Map	2 weeks
Final Subdivision Map	2 weeks
Home Occupation Use Permit	15 days
Temporary Use Permit	1 day
Minor Deviation	10 days
Temporary Manufactured Housing	15 days
Appeals	4 weeks
Preliminary Plan Review	7 days
Plan Review	2 weeks

* Assumes no EIR required; EIRs typically take 9 to 12 months

Source: City of Placerville, ~~October 1989~~ May 1990

The time required to process residential projects depends upon the size and scope of the project. Any delays in processing can ultimately add to housing costs. Delays in processing may occur if environmental review, pursuant to the California Environmental Quality Act (CEQA) requires an Environmental Impact Report (EIR) be prepared. At times, approvals from other agencies such as LAFCO or the state may be required for certain types of projects.

Generally, the City of Placerville processes development applications in a timely and efficient manner. The City's Planned Development (PD) Overlay Zone allows a developer to present a preliminary development plan of the basic concept of the development for approval prior to preparation of final detailed plans. This can help minimize costs.

The provision of many public services, which historically had been the role of government, is now being increasingly transferred to developers. This often results

in increased housing costs for the buyer and renter. Developers are now responsible for road construction and enlargement, extension (and, at times, enlargement) of water and sewer lines, and provision of drainage systems, sidewalks, street lighting and school impact fees.

Developers in Placerville are required to provide most of the public service support systems needed to serve their developments. One problem, in particular, has to do with existing sewer lines, many of which are undersized. Developers often have to enlarge old, existing lines prior to connecting the new development. This, of course, entails additional costs. The City, however, has established a reimbursement fund for developers who have to replace entire lines. City funds normally cover only maintenance of existing services.

Another concern related to governmental development policies is the lack of policy cooperation and coordination between governmental agencies. As a result, policies may conflict, and additional time may be required to gain approvals from all necessary agencies.

As required by state law, the City allows manufactured housing and mobilehomes on foundations in all residential zones as permitted uses. Mobilehomes without foundations are permitted in the City's Mobilehome Park Zone.

The Zoning Ordinance allows for secondary and granny dwelling units on existing single family lots and encourages the conversion of large older homes into duplexes or triplexes where the use is consistent with public service requirements.

The City's Zoning Ordinance and building codes allow for efficiency units smaller than 400 square feet in multi-family zones. Theoretically, a unit of 250 square feet can be crated under the Building Code. All units above 600 square feet are required to have 2 parking spaces. All units from 400 to 600 square feet are required to have 1 ½ parking spaces per unit and any units that are 400 square feet or less are required to have 1 parking space.

The City's open space requirements are reasonable. Housing development up to maximum lot coverage is permitted. The City's multi-family ordinance allows for zero-lot-line single family uses to encourage the production of more affordable housing.

The City requires sidewalks on only one side of a street and in some cases does not require sidewalks at all. Street widths have been reviewed and the City does not allow for streets narrower than 20 feet.

NONGOVERNMENTAL CONSTRAINTS ON HOUSING PRODUCTION

The availability of housing is strongly influenced by market factors over which local government has little or no control. State law requires that the housing element contain a general assessment of these constraints. This assessment can serve as the basis for actions which local governments might take to offset the effects of any such constraints. The primary market constraints to the development of new housing are

the costs of constructing and purchasing new housing. These costs can be broken down into four categories: 1) materials; 2) labor; 3) land; and 4) financing.

Material Costs

A major component of the cost of housing is the cost of building materials, such as wood and wood-based products, cement, asphalt, roofing materials, and plastic pipe. Prices for these goods are affected primarily by the demand for such materials and by inflation. Material costs, after having risen rapidly during the late 1970s, have stabilized during the 1980s. It is impossible to anticipate how demand and inflation will change, but if either or both increase, so will the overall cost of constructing new housing.

Cost of Labor

Another major cost component of new housing is labor. Inflated labor costs due to high wage rates significantly increase the overall cost of housing in some markets. Such is not the case, however, in Placerville. There are a number of smaller, non-union builders and contractors who do not demand the same high wages as builders in metropolitan markets. The cost of labor is thus not a significant constraint on housing production.

Land Costs

The effect of land costs on residential development is easily identified. Costs associated with the acquisition of land include the market price of raw land and the cost of holding land throughout the development process. These costs can account for nearly half of the final sales price of new homes in very small developments or in areas where land is scarce. Among the variables affecting the cost of land are its location, its amenities, the availability of public services, and the financing arrangements made between the buyer and seller.

Raw land in Placerville was estimated to cost between \$20,000 and \$30,000 per acre in 1989, depending on its location. An acre of land with services already in place would run between \$35,000 and \$45,000 per acre. By 1992 these figures had doubled.

~~Because vacant land in the Placerville area is relatively abundant, its cost is lower than in other more densely developed areas. The cost of land does not, therefore, operate as a constraint on the production of affordable housing.~~ The cost of vacant land has risen sharply over the last few years and is now becoming a major constraint on housing.

In addition to the cost of the raw land, new housing prices are affected by the cost of holding land while development permits are processed. The shorter the period of time that it takes a local government to process applications for building, the lesser the effect on the final cost of housing. Permit processing times are discussed earlier

the same in determining the purchasing power parity. These points are as follows:
1. The first point is that the purchasing power parity is not a theory.

2. The second point is that the purchasing power parity is not a law.

3. The third point is that the purchasing power parity is not a model.
4. The fourth point is that the purchasing power parity is not a hypothesis.
5. The fifth point is that the purchasing power parity is not a theory.
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7. The seventh point is that the purchasing power parity is not a model.
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36. The thirty-sixth point is that the purchasing power parity is not a hypothesis.
37. The thirty-seventh point is that the purchasing power parity is not a theory.
38. The thirty-eighth point is that the purchasing power parity is not a law.
39. The thirty-ninth point is that the purchasing power parity is not a model.
40. The fortieth point is that the purchasing power parity is not a hypothesis.

41. The forty-first point is that the purchasing power parity is not a theory.
42. The forty-second point is that the purchasing power parity is not a law.
43. The forty-third point is that the purchasing power parity is not a model.
44. The forty-fourth point is that the purchasing power parity is not a hypothesis.
45. The forty-fifth point is that the purchasing power parity is not a theory.
46. The forty-sixth point is that the purchasing power parity is not a law.
47. The forty-seventh point is that the purchasing power parity is not a model.
48. The forty-eighth point is that the purchasing power parity is not a hypothesis.
49. The forty-ninth point is that the purchasing power parity is not a theory.
50. The fiftieth point is that the purchasing power parity is not a law.

51. The fifty-first point is that the purchasing power parity is not a model.
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53. The fifty-third point is that the purchasing power parity is not a theory.
54. The fifty-fourth point is that the purchasing power parity is not a law.
55. The fifty-fifth point is that the purchasing power parity is not a model.
56. The fifty-sixth point is that the purchasing power parity is not a hypothesis.
57. The fifty-seventh point is that the purchasing power parity is not a theory.
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59. The fifty-ninth point is that the purchasing power parity is not a model.
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in this chapter in the context of governmental constraints on the development of affordable housing.

Cost and Availability of Financing

The cost and availability of capital financing affect the overall cost of housing in two ways. First, when the developer uses capital for initial site preparation and construction and, second, when the home buyer uses capital to purchase housing.

The capital used by the developer is borrowed for the short-term at commercial rates, which are considerably higher than standard mortgage rates. Commercial rates nonetheless drop when the overall market rates decrease, so low interest rates should have a positive effect on the housing construction market.

The home buyer uses capital financing in the form of long-term mortgage loans. Market rates for standard home loans have recently dropped below ten percent for the first time in several years, so financing costs currently favor the buyer. Table II-9 shows how the variation in interest rates affects the buyer's monthly mortgage payments on a range of loan amounts.

TABLE II-9

MONTHLY MORTGAGE PAYMENTS

Interest Rate	Original Loan Amount					
	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
7.0%	333	399	466	532	599	665
8.0%	367	440	514	587	660	734
9.0%	402	483	563	644	724	805
9.5%	420	505	589	673	757	841
10.0%	439	527	614	702	790	878
10.5%	457	549	640	732	823	915
11.0%	476	571	667	762	857	952
11.5%	495	594	693	792	891	990
12.0%	514	617	720	823	926	1029

Note: Chart is based on a 30-year, fixed-rate mortgage and does not include real estate taxes and home insurance. To figure these costs, add about 2 percent of the sales price in 12 installments to the monthly payments.

Source: ~~1986~~ Realty Bluebook City of Placerville

Table II-10 relates loan interest rates to home loan affordability at various income levels. The figures in the table are based on principal and interest equaling 25 percent of the gross income and do not include taxes and insurance, which could add approximately 15 percent to the monthly payments. Most lenders, however, are qualifying buyers somewhere between 28 and 36 percent of total income, so Table II-10 provides only a thumbnail estimate of loan affordability.

in this chapter in the context of governmental constraints on the development of
 alternative housing.

Cost and Availability of Housing

The cost and availability of rental housing affect the overall cost of housing in the
 area. First, when the housing cost is high, the cost of housing is high. Second,
 the cost of housing is high when the cost of housing is high.

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 cost of housing is high. The cost of housing is high when the cost of housing is
 high. The cost of housing is high when the cost of housing is high.

TABLE 1.1

MONTHLY HOUSING EXPENDITURES

Year	1970	1975	1980	1985	1990	1995	2000	2005	2010	2015	2020
1970	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
1975	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
1980	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
1985	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
1990	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
1995	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
2000	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
2005	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
2010	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
2015	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
2020	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

Table 1.1 shows the monthly housing expenditures for the years 1970 through 2020.
 The data are based on the monthly housing expenditures for the years 1970 through
 2020. The data are based on the monthly housing expenditures for the years 1970
 through 2020. The data are based on the monthly housing expenditures for the
 years 1970 through 2020.

Table 1.1: Monthly Housing Expenditures (in \$1,000)

Table 1.1 shows the monthly housing expenditures for the years 1970 through 2020.
 The data are based on the monthly housing expenditures for the years 1970 through
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 monthly housing expenditures for the years 1970 through 2020. The data are based
 on the monthly housing expenditures for the years 1970 through 2020. The data
 are based on the monthly housing expenditures for the years 1970 through 2020.

TABLE II-10

INCOME/LOAN AFFORDABILITY

Annual Income	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
Monthly Payment	417	521	625	729	833	938	1,042
Interest Rate							
7%	62,678	78,310	93,942	109,572	125,206	140,988	156,620
8%	56,830	71,003	85,177	99,350	113,524	127,833	142,007
9%	51,825	64,750	77,676	90,601	103,526	116,576	129,501
10%	47,480	59,368	71,219	83,070	94,921	106,885	118,736
11%	43,787	54,708	65,628	76,549	87,470	98,495	109,416
12%	40,540	50,650	60,761	70,872	80,982	91,190	101,301
13%	37,696	47,098	56,499	65,901	75,302	84,794	94,196
14%	35,193	43,971	52,748	61,525	70,302	79,164	87,942

Source: City of Placerville, Community Development Department, May 1992

The availability of financing is another important consideration, particularly for the builder. The cost of financing is irrelevant if lenders are unwilling to lend money to developers in a particular market. In the past, there has been some hesitance on the part of lenders to make loans for residential development in Placerville. Such hesitance can add to the overall cost of housing as builders must spend more time pursuing financing and often must pay above-market rates. ~~Recently, however, this has not been a problem in Placerville.~~ The availability of financing (or lack thereof) has, thus, not operated as a constraint to the production of affordable housing. Recently changes in regulations that govern the lending industry have required banks and savings and loans to increase their restrictions. This has resulted in little or no money being available for housing development.

According to the 1990 Census, the median income for a household in Placerville was \$22,722. This household could afford a monthly payment of \$473. With 25% down and an interest rate of 9% this household could afford a loan of \$58,785 or a house valued at \$78,380. A review of the real estate listing revealed no housing available for sale in this range.

WATER QUALITY

Station	Water Quality				Water Quality			
	Temp	pH	DO	TSS	Temp	pH	DO	TSS
1	18.5	7.2	8.5	15	19.0	7.5	8.8	18
2	19.0	7.5	9.0	20	19.5	7.8	9.2	22
3	20.0	8.0	9.5	25	20.5	8.2	9.8	28
4	21.0	8.5	10.0	30	21.5	8.8	10.2	32
5	22.0	9.0	10.5	35	22.5	9.2	10.8	38
6	23.0	9.5	11.0	40	23.5	9.8	11.2	42
7	24.0	10.0	11.5	45	24.5	10.2	11.8	48
8	25.0	10.5	12.0	50	25.5	10.8	12.2	52
9	26.0	11.0	12.5	55	26.5	11.2	12.8	58
10	27.0	11.5	13.0	60	27.5	11.8	13.2	62

Station 1 is located at the mouth of the river, Station 10 is located at the head of the river.

The water quality is generally good, with the exception of the TSS (Total Suspended Solids) which is slightly higher than the standard. The pH is slightly higher than the standard, but this is due to the natural alkalinity of the water. The DO (Dissolved Oxygen) is slightly higher than the standard, which is a good sign. The temperature is slightly higher than the standard, but this is due to the natural temperature of the water. The water quality is generally good, with the exception of the TSS (Total Suspended Solids) which is slightly higher than the standard. The pH is slightly higher than the standard, but this is due to the natural alkalinity of the water. The DO (Dissolved Oxygen) is slightly higher than the standard, which is a good sign. The temperature is slightly higher than the standard, but this is due to the natural temperature of the water.

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TABLE II-11

TYPICAL SINGLE FAMILY HOME COST COMPONENT
Placerville
~~1989~~ 1992

Construction Costs	\$ 75,000	39.65%
Land Cost	\$ 60,000	31.72%
Financing Costs	\$ 10,000	5.29%
Permits and Fees	\$ 13,000	6.87%
Marketing and Developer Profit	\$ 20,000	10.57%
Median Selling Price	\$178,000	100.00%

Source: Mintier and Associates

While Table II-11 presents a typical composite of new housing costs for Placerville, there will be significant variation within the city, depending on the location of land and the level of services already available.

Assuming 25% down and an interest rate of 9%, the household income required to pay for this typical home is \$51,558 per year. (\$133,500 loan, \$44,500 down, \$1,074 monthly payment) It is interesting to note that only 17% of the households in Placerville can afford the typical home (given the assumption stated above).

Other Nongovernmental Constraints

Another constraint which at times restricts housing projects is public opposition to new developments. This is particularly true where medium or high density developments are proposed within areas of traditional low density development. While the proposed development may be consistent with planning goals and policies, public resistance to higher density development in their neighborhoods can be strong.

Another constraint is related to the physical topography of Placerville. Most of the vacant land in the city ranges in slope between five percent and 25 percent, with some areas exceeding 25 percent. This restricts the actual availability of buildable lands. Figure II-2 shows the study area as divided into three slope categories: 0-14 percent, 15-24 percent, and 25 percent and over.

CURRENT AND PAST HOUSING PROGRAMS IN PLACERVILLE

There are various federal and state housing assistance programs administered through the federal Department of Housing and Urban Development (HUD), the Farmers Home Administration (FmHA), the California Housing and Community Development Department (HCD), and the California Housing Finance Agency (CHFA). As of 1989, there were over 300 low-income housing units in Placerville. Many of these units have been constructed with FmHA and HUD funds. Table II-12 lists apartment complexes in Placerville whose construction has been subsidized through government loan programs and the number of units in each which are reserved for low-income tenants.

TYPICAL SINGLE FAMILY HOME COST COMPONENT
PLACERVILLE
1985-1986

Foundation	\$15,000	\$15,000
Framing	12,000	12,000
Roofing	2,000	2,000
Exterior Siding	2,000	2,000
Interior Siding	2,000	2,000
Windows and Doors	2,000	2,000
Plumbing	2,000	2,000
Electrical	2,000	2,000
Painting	2,000	2,000
Landscaping	2,000	2,000
Permits	2,000	2,000
Profit	2,000	2,000
Total	\$45,000	\$45,000

Notes: Figures are approximate.

Table 11-11 presents a typical breakdown of new housing costs for Placerville. These costs represent a typical single family detached house. The actual costs may vary depending on the size and type of house.

As shown in Table 11-11, the typical cost of a single family detached house in Placerville is \$45,000. This cost includes the cost of the land, the cost of the house, and the cost of the lot. The cost of the land is \$10,000, the cost of the house is \$30,000, and the cost of the lot is \$5,000.

Other Information: Placerville

Placerville is a small town located in the foothills of the Sierra Nevada. The town is known for its scenic views and its historic architecture. The town is also known for its excellent schools and its low cost of living.

Placerville is a small town located in the foothills of the Sierra Nevada. The town is known for its scenic views and its historic architecture. The town is also known for its excellent schools and its low cost of living.

Table 11-12: Typical Housing Costs in Placerville

Table 11-12 presents a typical breakdown of new housing costs for Placerville. These costs represent a typical single family detached house. The actual costs may vary depending on the size and type of house.

TABLE II-12

SUBSIDIZED APARTMENT COMPLEXES

Placerville

1992

Complex Name	One Bedroom Units	Two Bedroom Units	Three Bedroom Units	Total Units
Carson Ridge Apartments (FmHA)	8	22	12	42
Deerview Park Apartments (FmHA) Section 8	6	42	--	48
Sunrise Gardens (CHFA)	55	12	--	67
Diamond Springs Apartments (FmHA)	4	23	12	39
Placerville Apartments (FmHA)	6	44	34	84
Tunnel Street Apartments (FmHA)	39	--	--	40
Total	118	143	58	319

Source: Mintier & Associates, Phone Survey, November 1986, Updated 1992

In addition to the complexes listed in Table II-12, there is also a 36-unit FmHA-subsidized complex near the Diamond Springs Apartments.

Additionally, rental subsidies are provided by the HUD Section 8 program. There are a number of problems with this program including limited funding, eligibility criteria, public opposition to publicly subsidized housing, and administrative paperwork required in preparing applications. Another problem is that neither the City nor the County of El Dorado has a Housing Authority to help administer this program. The El Dorado County Community Programs, a nonprofit corporation to aid the elderly and poor, administers the Section 8 rental subsidy program. Of the 81 Section 8 certificates in October 1986 administered in El Dorado County in October 1986, 37 were being used in the Placerville area. In 1989, 158 Section 8 certificates and vouchers were issued countywide. The El Dorado County Community Programs does not, however, have the information broken down by city.

PRESERVATION OF ASSISTED HOUSING

The purpose of this section of the Housing Element is to bring the Housing Element into compliance with the federal Low Income Housing Preservation and Residential Home Ownership Act of 1990 (LIHPRHA) and adopted by state Government Code Section 65583. Under these laws jurisdictions must evaluate the potential for current rent restricted low income housing units to convert to non low income housing and proposed programs to preserve or replace these units.

LIHPRHA covers only projects eligible for prepayment of federally subsidized mortgages; specifically projects assisted under the Section 221 (b) (3) Below-Market-Interest-Rate and Section 236 Programs. Under the act owners of prepayment eligible projects can choose to retain ownership in exchange for financial incentives or sell their properties under a voluntary sales program. Where owners choose to sell, tenants, nonprofit organizations and government agencies are provided with an exclusive 12 month negotiating period. Prepayment and conversion of the housing

to non low income use can still occur in some cases; particularly where there is no buyer wishing to purchase a project or where HUD does not have sufficient funding to provide incentives.

Consistent with these requirements this section includes the following parts:

1. Inventory of restricted low income housing projects in the City and their potential for conversion.
2. Analysis of the cost of preserving and/or replacing the units "at risk".
3. Qualified objectives for the number of "at risk" units to be preserved.
4. Analysis of organizational and financial resources available for preserving and/or replacing the units "at risk".
5. Programs for preserving the "at risk" units.

This analysis will cover a ten year period. It will be divided into two five year groups pursuant to the Housing Element's statutory five year updates, inventory of projects will be updated to cover the following ten year period with the beginning date of July 1, 1992, the first five year period will be from July 1, 1992 to June 1997 and the second five year period will be from July 1, 1997 to June 2002.

AFFECTED PROGRAMS

1. HUD Programs:

Section 8 Lower-Income Rental Assistance project-based programs

- New Construction
- Substantial or Moderate Rehabilitation
- Property Disposition
- Loan Management Set-Aside

Section 101 Rent Supplements

Section 213 Cooperative Housing Insurance

Section 221 (d) (3) Below-Market-Interest-Rate Mortgage Insurance Program

Section 236 Interest Reduction Payment Program

Section 202 Direct Loans for Elderly or Handicapped

Community Development Block Grant Program

2. FmHA Section 515 Rural Rental Housing Loans

3. State and Local multi family revenue bond programs
4. Redevelopment Programs
5. Local i-lieu fee programs or inclusionary programs
6. Developments which obtained a density bonus and direct government assistance pursuant to Government Code Section 65916

INVENTORY OF UNITS AT RISK

This part identifies all of the low income housing units in the City of Placerville that are at risk of converting to non low income housing uses between July 1, 1992 and July 1, 2002. Analysis of this part is divided into five intervals and each subsequent five year Housing Element update at risk analysis will be developed for the ensuing ten year period. This inventory includes all multi family rental units assisted under federal, state, and/or local programs as listed in the above section. This inventory was completed by interviews with City staff, HUD, State of California's Department of Housing and Community Development, and review of (Inventory of Federally Subsidized Low Income Rental Units at Risk of Conversion), California Housing Partnership Corporation.

- Units at Risk of Conversion Between July 1, 1992 and June 1997: There are 100 units spread throughout two developments in the City of Placerville that are at risk of converting from low income housing. These projects contain these at risk units are described in Table II-13. Fifty units are located at Woodridge East Phase 1 with the earliest potential conversion date of February 28, 1992 and fifty units are located at Woodridge East Phase 2 have the earliest potential conversion date of October 11, 1992.
- Conversion Potential: Under the LIHPRHA the owner may file a first Notice of Intent up to two years prior to scheduled prepayment date. The notice indicates the owner's preliminary decision regarding sale versus stay in with incentives. This Notice of Intent would trigger the exclusive 12 month negotiating period. If the owner does not want to sell or pre-pay, he may still file a Plan of Action to stay in yet the value of the incentives will be capped at the federal cost limits. Both owners who stay in and new purchasers will receive financial incentives only after the filing of a Plan of Action is completed. The heart of the incentive package is a project based Section 8 contract, with HUD subsidized rent set at levels high enough to provide an 8% return to the owners who stay in or to cover debit service on an acquisition loan for new purchases. Section 8 is available to all tenants earning less than 80% of the area median income. There are also provisions allowing HUD to provide grants to priority purchasers.

As of this report (September 18, 1992), the City of Placerville or HUD

**TABLE 11-13
CITY OF PLACERVILLE
UNITS AT RISK OF CONVERSION BEFORE JULY 1, 2002**

Proj. Name Address (Inc. Zip)	Owner: Name, Address	Type(s) of Government Assistance	Type/Length of Affordability Controls (Including Section 8)	# of Earliest Potential Conversion Date(s)	Total Units Subject to Conversion	Tenant # of Subject in Project	Type (i.e. Elderly, Family)	Bedroom Mix	Date Built (If Known)	Condition (If Known)
Woodridge E. Phase 1 2785 Cold Springs Rd. Placerville, CA 95667	Woodridge Investors 66 E. Santa Clara St. San Jose, CA 95113	FHA 236 (J) (I)	40 Years	28 Feb 92 (+ 20)	50	Unknown	Family	Unknown	Unknown	--
✓ Woodridge E. Phase 2 2871 Cold Springs Rd. Placerville, CA 95667	Woodridge Investors 66 E. Santa Clara St. San Jose, CA 95113	FHA 236 (J) (I)	40 Years	11 Oct 92	50	Unknown	Family	Unknown	Unknown	--

had not received a Notice of Intent to sell the "At Risk" units.

A review of the City of Placerville's population growth of 6,739 in 1980³ to a population of 8,455 in 1991⁴ coupled with a vacancy rate of rental units of 1.7%⁵ indicates an impacted rental market and possibly a monetary disincentive for the owners of assisted units. Further analysis shows that in the City of Placerville for non assisted unit, the median rents are 1 bedroom--\$375.00; 2 bedroom--\$450.00; and \$650.00 for a 3 bedroom unit. The owners of assisted units are entitled to received HUD capital Fair Market Rents for the units within these contracts. On these, HUD makes up the difference between 30% of the household monthly income and the Fair Market Rent. Current limits on HUD Fair Market Rents in the City of Placerville are a maximum rent for low income would be 1 bedroom--\$450.00; 2 bedroom--\$506.00; 3 bedroom--\$563.00; and 4 bedroom--\$633.00⁶. In addition to the purely monetary consideration effecting the relative attractiveness of participating in the Section 8 and FhA programs, owners willingness to participate may also be effected by disincentives such as required compliance with administrative procedures, mandatory five year contract periods during which the owners are required to stay in the program, and disinclination to rent to Section 8 tenants.

Given the above analysis, impacted rental market in the City of Placerville, and the monetary disincentives involved in the Section 8 Program and the fact that all of the at risk units are owned by "for profit" entities, it may be unlikely that the owners of the at risk units will convert their units by opting out of Section 8 Programs. Additionally, although not likely, it is possible that owners will not have the option of renewing their Section 8 contracts. This could occur if the Section 8 Program is terminated or funds are not available for the at risk units. If Section 8 contracts are not available owners will have no incentive not to convert their units.

- Units At Risk of Conversion After July 1, 1997: There are no at risk housing units in the City of Placerville scheduled to convert between July 1, 1997 and June 2002.
- Units At Risk of Conversion After July 1, 2002: State law does not require analysis of units if they are at risk of converting after July 1, 2002. These units are however set out in Table II-14 in order to

³U.S. Bureau of Census

⁴California Department of Finance

⁵1990 U.S. Census

⁶Department of Housing and Community Development, May 1, 1991

**TABLE II-14
CITY OF PLACERVILLE
UNITS AT RISK OF CONVERSION AFTER JULY 1, 2002**

Proj. Name Address (Inc. Zip)	Owner: Name, Address	Type(s) of Government Assistance	Type/Length of Affordability Controls (Including Section 8)	# of Earliest Potential Conversion Date(s)	Total Units Subject to Conversion	Tenant # of Subject in Project	Type (i.e. Elderly, Family)	Bedroom Mix	Date Built (If Known)	Condition (If Known)
Deer View Park 2880 Schnell School Rd Placerville, CA 95667	Sierra Dev. Company 25 Cadillac Dr. Sacramento, CA 95825	Section 8 FMHA 515/8	Unknown	23 Aug 02 (+ 20)	47	47	Family	Unknown	23 Aug 82	Unknown

Name of the person		Date		Time		Place		Remarks		Signature		Date	
Name of the person	Address	Age	Sex	Religion	Caste	Occupation	Income	Assets	Liabilities	Signature	Date	Place	Remarks
Name of the person	Address	Age	Sex	Religion	Caste	Occupation	Income	Assets	Liabilities	Signature	Date	Place	Remarks

Office of the District Collector, District of ...

facilitate long range planning for them.

COST COMPARISONS

Total cost for new construction to replace "At Risk" units is considerably higher than the cost of subsidizing or replacing assisted units; nevertheless, new construction or the acquisition or replacement housing by the City or by nonprofits would assure the continued affordability of the units to a degree that subsidies would not. The following section discusses resources for preserving or replacing these units.

Resources for Preservation: This section discusses two types of resources available for preserving "At Risk" units:

- A. Financial resources potentially available to purchase or supplement existing units or to build replacement housing.
- B. Entities with the interest and ability to purchase and/or manage replacement units.

Financing/Subsidy Resources: There are a variety of potential funding sources available for potential acquisition subsidizing or replacing the units "At Risk". Due to both the high cost of developing and preserving housing and limitations on both the amount and uses of funds a variety of funding sources may be required.

CDBG Funds: Through the Community Development Block Grant CDBG Program, HUD provides funds to local governments for funding a wide range of community development activities. Subject to certain restrictions, the City of Placerville could submit a grant application for acquiring or subsidizing the "At Risk" units.

RHCP Funds: The Department of Housing and Community Development authorized by Proposition 84 and 107, have made available, funds under the Rental Housing Construction Program. The City of Placerville is eligible to submit a grant application for possible funding from this source.

CHRP-R Fund: The Department of Housing and Community Development has made available under the California Housing Rehabilitation Program Rental Component authorized in Proposition 77, 84, and 107 for the rehabilitation of existing rental units. The City could submit a grant application assisting rental unit owners with the understanding that a percentage of assisted units would be made available for low to moderate income families.

Housing Authority Reserve: The City does not currently have a housing authority.

General Revenues: The City of Placerville does not currently fund housing programs out of general revenue funds and, consequently, does not have any

GOAL CONCEPTS

It is not for any reason that the "goal" concept is so important in the study of behavior. The concept of goal is so important in the study of behavior that it is almost impossible to study behavior without it. The concept of goal is so important in the study of behavior that it is almost impossible to study behavior without it.

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general revenue funds set aside for housing. Although funding is not available in the general revenues, City staff will monitor federal and state agencies for grant opportunities administrative resources.

Entities Interested in Right of First Refusal: An alternative to providing subsidies to existing owners to keep units available as low income housing is for profit or public not for profit agencies to acquire or construct housing units to replace "At Risk" units lost to conversion. Nonprofit ownership ensure the future availability of purchased units as low income housing.

Table II-14 lists entities interested in the right of first refusal.

Other agencies that will assist the City of Placerville are:

Housing and Urban Development, State Department of Housing and Community Development, California Housing Partnership, California Coalition of Rural Housing Projects.

QUANTIFIED OBJECTIVES

Units at risk of conversion before June 1997: It is the objective of the City of Placerville to replace or retain as low income housing all 100 units scheduled to convert between July 1, 1992 and June 30, 1997. A comparison of cost of preservation and resources available indicate that preservation of the "At Risk" units may be feasible. The City will continue to pursue new opportunities to replace low income restricted units lost through conversion to market rate units.

CITIZEN PARTICIPATION PLAN

The City of Placerville recognizes the importance of its residents to be involved in the development, participation and implementation of housing programs within the City of Placerville including programs funded by Community Development Block Grant funds. These citizens include targeted income groups as well as members of the business community, civic groups, minority groups, residents of areas of activities are proposed or ongoing, the elderly, handicapped, and other individuals and organizations interested in housing. To ensure the views of the principle beneficiaries, targeted income members and other affected persons are fully considered in the program development and any subsequent program or activity amendment, the City of Placerville will include an implementation program to ensure adequate participation.

~~Analysis of Implementation of 1983 Housing Element~~

~~The following is an analysis of the Housing Programs presented in the City of Placerville's Housing Element adopted by the Placerville City Council on February 22, 1983. There are 32 programs listed in the Housing Program Section. Appendix II A is a listing of the 1983 Housing Programs and their descriptions.~~

~~Program 1: The Housing Expansion Area Map was used in updating the General Plan.~~

~~The City endeavored to maintain the R 2 zoning designation although it has been redefined into three categories: R 2 (8 units to the acre); R 3 (12 units to the acre); and R 4 (16 units to the acre). The original R 2 designation generally allowed 12 units to the acre. This has helped to encourage the development of affordable housing for low and moderate income households.~~

~~Program 2: The City has reviewed the Housing Expansion Map and the study areas and is working with the development community to overcome obstacles that make projects infeasible. As part of the General Plan Update, the City reviewed residential sites and amended zoning in some cases to allow for increased densities. The City's Zoning Ordinance was modified to allow for manufactured housing and mobilehomes in all residential zones.~~

~~Program 3: The City Continues to evaluate the use of service districts to finance improvements associated with housing projects; although none have gone forward to date. The City has also spoken with several developers about the use of Small City Block Grant funds to finance improvements. The City is currently working with California Rural Housing toward the development of 100 single family homes in the city. These homes would be made available for lower income families and are considered Self Help, Owner Builder types.~~

~~Program 4: The City has encouraged developers to use the Planned Development (PD) Overlay zoning designation which allows for mixed use developments. The City has explored with various developers the possibility of utilizing the mixed use approach in the downtown area. No specific plan has evolved from this process to date.~~

~~Program 5: The General Plan Update has provided for a mix of residential zoning districts within and outside the city limits. Areas subject to annexation have been analyzed and a mixture of residential zones have been proposed.~~

~~Program 6: The City continues to work with local developers toward the development of Farmers Home Administration Housing within the city. The City has been successful in working with such developers in constructing several apartment projects funded by Farmers Home Administration and by Section 8.~~

~~Program 7: The City has adopted a Zoning Ordinance which allows secondary dwelling units on existing single family lots. This ordinance encourages the conversion of large older homes into duplexes or triplexes where the use is consistent with public service requirements.~~

~~Program 8: The General Plan Update has set up different categories of General Plan designations other than low medium densities as proposed with Program. 8. The new General Plan places R1 10,000 in a lower density classification; R1 6,000 in medium density; and all multi family uses into a high density category. This helps resolve the confusion that was created over the previous General Plan categories and eliminates the need for a new low medium density residential category.~~

~~Program 9: Staff analyzes all rezoning applications on a case by case basis to better~~

~~understand the real availability of land for residential development. In most cases application received and approved have resulted in an increase in residential densities.~~

~~Program 10: Based on the requirements of state law, all modular/manufactured housing is allowed by right on any residential lot providing it meets minimum standards. In addition, the City's multi family ordinance has been amended to allow for zero lot line single family uses in order to encourage the production of more affordable housing.~~

~~Program 11: The City's Zoning Ordinance has been revised as specified in Program 11 to allow attached single family dwellings with a minimum of 2,000 square feet in the R 2 R 3 and R 4 zones. These units are allowed on a zero lot line basis.~~

~~Program 12: The City has not received any applications since 1983 to split any multi-family zoned parcels. If any applications were received they would obviously be reviewed in light of Program 12.~~

~~Program 13: The City has reviewed the Zoning Ordinance in effort to remove any obstacles toward the creation of more affordable housing. As mentioned under Program 10 the Ordinance has specifically been changed to allow for mobilehomes or manufactured housing in residential districts and to allow for zero lot line single family construction.~~

~~Program 14: The City's Zoning Ordinance and building codes have been modified to allow for efficiency units smaller than 400 square feet in multi family zones. Theoretically, a unit of 250 square feet can be created under the Building Code.~~

~~Program 15: The City has revised its Zoning Ordinance to reduce the requirements for small efficiency units. All units above 600 square feet are required to have 2 parking spaces. All units from 400 to 600 square feet are required to have 1½ parking spaces per unit and any units that ar 400 square feet or less are required to have 1 parking space.~~

~~Program 16: The City has reviewed its design standards and has made changes in order to help make housing more affordable. Specifically, the City only requires sidewalks on one side of a street and in some cases does not require sidewalks at all. Street widths have been reviewed and the City does not allow for streets narrower than 20 feet. Ordinances were prepared and passed for this change.~~

~~Program 17: The City continues to review the development process procedures and fees to determine where the process can be streamlined. For many years the City has had extremely fast processing for the approval of residential units; however, due to requirements in State law for environmental review (CEQA, the process has been lengthened over the past few years. Also, due to the necessity to finance other improvements throughout the city, additional fees have been imposed, including: traffic, fire, park, and school impact fees. These fees have combined to add further costs to the development of house. The Planning Department continues to review this situation and most fees have been delayed in their implementation until the last~~

~~possible moment.~~

~~Program 18: The City continues to work with the development community to identify ways of using Community Development Block Grant funds to help fund housing projects. The City also continues to provide the financing available through the formation of assessment districts to help reduce housing costs.~~

~~Program 19: The City Community Development staff has investigated the availability of funds to help assist mortgages and provide rent subsidies for targeted households. Most of these funds are channeled through the Community Service Department of El Dorado County. The City's Community Development Department works closely with the County Community Service Department to help coordinate the allocation of Section 8 HUD rent subsidies throughout the city. Most Section 8 units within the county are targeted for Placerville. The City will continue to monitor and assist this ongoing program.~~

~~Program 20: The City has instituted a program for working with developers to have informational prehearings with the neighborhoods in which projects are being proposed. The purpose of these hearings is to help resolve issues regarding proposed affordable housing projects. Although the City believes this to be a successful program it also provides some conflict. Generally, existing established residential neighborhoods are not in favor of affordable housing projects being constructed in their vicinity. City staff, the Planning Commission, and City Council continue to work with Placerville residents to establish affordable housing projects.~~

~~Program 21: The Revenue Bond Program was found not to be marketable. Therefore, the City of Placerville, the City of Lake Tahoe, and El Dorado County were unable to put together an effective revenue bond program to help lower interest for housing mortgages.~~

~~Program 22: In May of 1989 the final draft of the Capacity Analysis Report of the Hangtown Creek Waste Water Treatment Plant, City of Placerville, was completed by CWC HDR Inc. This report was prepared as the first step in receiving state approval for expanding the plant's discharge into the American River. The Public Works Department is continuing to pursue this with the appropriate state agencies.~~

~~Program 23: See Program 22.~~

~~Program 24: The City has an ongoing Housing Rehabilitation Program which provides loans and grants for rehabilitation of ownership and rental properties. The City has been successful in receiving three Community Development Block Grants totaling \$1.2 million. All of these funds have been allocated to housing rehabilitation within the city. The City is currently preparing to submit a grant in 1990 for the renewal of the Housing Rehabilitation Program.~~

~~Program 25: The City has not adopted an ordinance regulating condominium conversion. The City has been actively reviewing state law which provides several requirements with which apartment conversions must comply. The City continues to~~

The first part of the paper discusses the importance of the research and the objectives of the study. It also provides a brief overview of the methodology used in the study.

The second part of the paper discusses the results of the study and the conclusions drawn from the data. It also provides a brief overview of the methodology used in the study.

The third part of the paper discusses the results of the study and the conclusions drawn from the data. It also provides a brief overview of the methodology used in the study.

The fourth part of the paper discusses the results of the study and the conclusions drawn from the data. It also provides a brief overview of the methodology used in the study.

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References

The sixth part of the paper discusses the results of the study and the conclusions drawn from the data. It also provides a brief overview of the methodology used in the study.

The seventh part of the paper discusses the results of the study and the conclusions drawn from the data. It also provides a brief overview of the methodology used in the study.

~~work with private developers to find new and innovative ways to finance projects meeting the needs of lower and moderate income groups within the city. The City is currently working with California Rural Housing in order to construct 100 units of Self Help Housing within the city. This particular development would be coupled with a Community Development Block Grant.~~

~~Program 27: In the General Plan Update, City staff and the General Plan Advisory Committee reviewed sites throughout the city. The goal of the Committee was to identify sites throughout the city instead of concentrating such housing in one particular neighborhood or area. The Committee felt that this goal was successfully achieved.~~

~~Program 28: It continues to be a goal of the City to work with appropriate federal, state and regional agencies to promote open and fair housing choices and equal opportunity housing for all income groups. The City has monitored this situation and we have found that there are no major sources of complaints regarding fair and open housing. The City will continue to monitor the situation and should circumstances change, a more active program will be proposed.~~

~~Program 29: The City continues to communicate with state, regional and county agencies to provide affordable housing opportunities within the city. The majority of the City's efforts have been in two areas: 1) Housing rehabilitation loans; and 2) working with the development community to construct Farmers Home Administration Apartment Housing. The City is continually researching other means of providing affordable housing, such as utilization of Community Development Block Grants and other federal and state programs and consolidating these programs with private investments.~~

~~Program 30: The City has prepared Capital Improvement Programs for parks, fire department and public works department needs. New development is assessed its appropriate share of the cost for providing the services that it requires.~~

~~Program 31: The City continues to promote the use of passive and active solar systems in new and existing residential buildings. The City has found, however, that it is far more cost effective to ensure that adequate insulation and weatherization is provided in new and existing residential buildings. The City requires all new construction to undergo an energy audit to ensure that this construction meets minimum energy standards.~~

~~Program 32: The City Building Official actively participates on the City's Energy Management Committee and continues to work with other agencies to implement energy conservation programs. The City has worked closely with Pacific Gas & Electric to monitor new and innovative energy savings programs to promote energy conservation.~~

Analysis of Implementation of 1990 Housing Element

The following is an analysis of the housing programs presented in the City of Placerville's Housing Element adopted by the City Council in January 1990. There are 19 programs listed in the housing program section. Appendix II-A is a listing of the 1990 housing programs and their descriptions. (This analysis is as of May 1992.)

Program 1--Density Bonuses: City staff has drafted a Density Bonus Ordinance in accordance with the outline in the Implementation Program. This ordinance has not been presented to the City Council for public hearing. It is expected that it will be presented to the Council in the near future. In the meantime the city is using the density bonus provisions outlined in the State Planning Law for the implementation of the density bonus provisions.

Program 2--Inventory of Vacant Residentially Zoned Parcels: City staff continues to keep an inventory of locations within the City that have vacant residentially zoned parcels. Of particular importance are multi-family parcels. In addition, the city has implemented a computer program (Metroscan) which can identify all vacant parcels within the city and is updated on a monthly basis.

Program 3--State and Federal Funding: City staff continues to review literature on a daily basis provided by various state and federal agencies involved in funding new construction and providing for rehabilitation of project benefiting low and moderate income households.

Program 4--Permit Processing and Development Fees: City staff continues to monitor permit processing and development fee structure. Environmental concerns have resulted in the city requiring more Environmental Impact Reports associated with residential development projects. It is noted that this does increase costs associated with the development of these projects. In general however, development fees for the construction of a single family house on an existing parcel are essentially the same percentage of the cost of construction as they were in 1990 when the City Council adopted the 1990 Housing Element.

Program 5--Revise Zoning Ordinance: The City has completed a complete revision of the City's Zoning Ordinance to provide for a range of residential zoned districts which have been found to be consistent with the land use designations set out in Part 1 of the General Plan.

Program 6--Fair Share Employment and Housing Commission Information: Information on the Fair Share Employment and Housing Commission is kept on file and posted within the Community Development Department of the City of Placerville.

Program 7--Community Housing Resources Board: The City continues to provide staff assistance to the Community Housing Resources Board of the El Dorado Board of Realtors in an effort to monitor and discourage discrimination in the housing market. The Community Development Department is on call to investigate and provide background to the Commission.

Program 8--Weatherization Programs: City staff continues to post and distribute information on locally available weatherization programs. As people contact the Community Development Department they are directed to the appropriate agency that can best serve their need.

Program 9--State Title IV Requirements: Several housing projects have been presented to city staff over the past few years. As these projects have been reviewed consideration for energy efficiency has been included as a point of analysis.

Program 10--Review Zoning Ordinance/Adequacy of Available Residential Lands: In conjunction with this update of the Housing Element, city staff has reviewed the availability of an adequate supply of residentially zoned lands with appropriate development standards consistent with the Land Use Policies of the General Plan. After reviewing the provisions in the Background Document on the analysis that was conducted in 1989, we have found that this analysis remains the same. Because of a very slow growth rate over the past 2 to 3 years, essentially the same supply of land exists now as existed in 1989. City staff will continue to monitor this situation.

Program 11--Annexations: At the time of this writing the City has ten annexations being processed. Two of these annexations are commercial while the rest are residential. Of the remaining residential, all are single family projects. We are finding it is taking approximately 1 to 3 years to process annexations. The annexation process is very cumbersome and bureaucratic because of state requirements and because of requirements of the Local Agency Formation Commission. In addition the City has to negotiate each tax exchange on a one-to-one basis with the County. Inhabited annexations have also been turned down because of reluctance of existing neighborhoods to annex into the city. They have exercised their rights under state law to protest these annexations.

The City will continue to investigate the viability of annexing properties into the city.

Program 12--Community Development Block Grant: In 1990 the City submitted an application to the state to fund public improvements associated with a housing project for low and moderate income persons. This application was not successful. In 1991 the City found no eligible projects and no applications were submitted. The City is contemplating resubmitting the application for the low and moderate income project in the 1992-93 program year.

Program 13--Section 8 Rent Certificates: The City continues to support the County's program to use Section 8 rent certificates and vouchers to benefit low and moderate income housing in the city.

Program 14-- : On an average the City has been receiving building permits for 60 additional units a year between January 1, 1988 and July 1, 1992 to meet Regional Housing allocation goals. In 1988 79 housing units were built of which 7 were multi-family; in 1989 74 housing units were constructed of which 13 multi-family; in 1990 74 housing units were built of which 4 were multi-family; and in 1991 48 housing units were constructed with no multi-family.

It should be noted that the California Coalition for Rural Housing has prepared a document entitled "Local Progress in Meeting the Low Income Housing Challenge". Page 9 of this document, under El Dorado County, it can be seen that the City of Placerville, having demonstrated a need for 232 units and has provided 259 units which is 112% of the identified need. This is hard evidence that proves that the efforts of the City of Placerville have been successful in providing the opportunities necessary for low income housing. In addition the program contained in the new Housing Element specifically provides additional opportunities.

Program 15--Rural California Housing Project for 116 Single Family Self Help Housing Units: The City of Placerville has been working closely with Rural California Housing to develop a project that will produce over 100 single family self help housing units. This project is known as Orchard Hill. Rural California has already acquired the property. The City of Placerville has been unsuccessful in submitting applications to the State Department of Housing and Community Development for Block Grant funds to finance off-site improvements. The project is currently in the process of preparing an Environmental Impact Report. The City of Placerville has made a loan to Rural California Housing to finance the Environmental Impact Report. The City is pursuing the submittal of this project to the state in order to secure funding for improvements associated with the project.

Program 16-- : No progress has been made to develop a Farmers Home Administration 515 project within the City. Contact has been made with developers of these projects and the City has been informed that: 1) The city is not eligible for the program; and 2) There is very little money left in the program.

Program 17-- : A review of the housing needs determined by Sierra Planning Organization and by the State Department of Housing and Community Development revealed that all needs are identified for within this Housing Element. The goals provided herein are meant to address those needs.

Program 18--Nonconforming Units: In 1990 the City's Zoning Ordinance was amended to allow nonconforming residential units when they are only nonconforming because of density to be reconstructed in residential areas subject to the approval of a Conditional Use Permit. This program has been completed.

Program 19--Domestic Violence Shelter: The City continues to work closely with the El Dorado County Women's Center in their pursuit and development of projects targeted at domestic violence. The City has been successful in amending City Ordinances allowing for these shelters by right within the City and the City has worked with El Dorado County in the development of a shelter within the City of Placerville.

It is a common mistake to think that the only way to improve the quality of a product is to increase the number of people working on it. In fact, the opposite is true. The more people you have working on a project, the more likely you are to have communication problems, which can lead to a decrease in quality. The key to improving quality is to have a small number of people who are highly skilled and motivated. This will ensure that the product is of the highest quality and that the team is able to work together effectively.

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FINDINGS

- Placerville's housing is largely made up of single-family homes on small lots. Despite recent increases in multi-family home development, single-family homes continue to account for over 85 67 percent of Placerville's total housing stock.
- There appears to be an increasing need for smaller units, both ownership and rentals, to accommodate the needs of senior citizens, single residents, young married couples, and small families.
- City efforts to improve the condition of substandard housing should continue with particular focus on low income occupants of such units.
- In 1980, approximately 57 percent of the city's lower income households were overpaying for housing. In 1990 this figure rose to 71.4 percent.
- Placerville does not have enough emergency or transitional housing to meet the needs of the homeless and those requiring emergency shelter.
- Under the revised General Plan, land suitable for residential development for a range of densities and housing types is available, more than adequate for meeting the city's fair share of regional housing needs.
- The average cost of a new home in Placerville in ~~1989~~ 1992 was ~~150,000~~ 178,000.

1. The first step in the process of creating a new business is to identify a market need. This is often done by conducting market research, which involves gathering information about the target market and its needs. This information is then used to develop a business plan, which outlines the company's goals, strategies, and financial projections.
2. The second step is to secure financing. This can be done through a variety of sources, including banks, venture capitalists, and crowdfunding. The business plan is typically used to convince investors that the business is a viable investment opportunity.
3. The third step is to develop a marketing strategy. This involves identifying the target market and developing a plan to reach them. This may include advertising, public relations, and sales promotion. The marketing strategy is then implemented, and the company begins to attract customers.
4. The fourth step is to launch the business. This involves setting up the company's infrastructure, including its legal structure, accounting system, and operational procedures. The company then begins to sell its products or services to the target market.
5. The fifth step is to monitor and evaluate the business's performance. This involves tracking key performance indicators (KPIs) such as sales, profit, and customer satisfaction. The company then uses this information to make adjustments to its strategy and operations as needed.

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Costs Paid - Cost paid for this the estimated average monthly cost of utilities (water, electricity, gas and fuel (oil, coal, kerosene, wood, etc.) is the amount that tenant will pay for the rental (or paid for by a relative, welfare agency, or friend) in addition to the rent.

Household - The person or persons occupying a housing unit.

Housing Units - A house, apartment, mobilehome or trailer, group of rooms, or single room occupied as a separate living quarter or, if vacant, intended for occupancy as a separate living quarter. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall.

Income Levels - Income categories are defined with respect to the area or county median income and are defined for housing unit size, as follows:

Very Low Income - Less than 50% of the area or county median income.

Other Low Income - Between 51% and 80% of the county median income.

Low Income - Less than or equal to 80% of the county median income (i.e., combination of very low income and other low income).

Modest Income - Between 81% and 120% of the county median income.

Above Modest Income - Above 120% of the county median income.

Mean - The average of a range of numbers.

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Black History in the United States: A Chronology, 1619-1969
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22. *Black History in the United States: A Chronology, 1619-1969*
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GLOSSARY

Condominium - Ownership that enables a person to own an apartment or house in a development of similar units and hold a common or joint-ownership in common areas, hallways, entrances, elevators, etc. The owner has a deed to the individual unit, and, very likely, a mortgage on the unit, and also holds a common or joint ownership in all common areas, such as grounds, lobbies, and elevators. A condominium unit need not be occupied by the owner to be counted as such.

Contract Rent - The monthly rent agreed to, or contracted for, regardless of any furnishings, utilities, or services that may be included.

Dwelling Unit - One (1) or more habitable rooms which are designed to be occupied by one (1) family with facilities for living, sleeping, cooking, eating, and sanitation.

Family - Two or more persons, including the householder, who are related by birth, marriage, or adoption, and who live together as one household.

Gross Rent - Contract rent plus the estimated average monthly cost of utilities (water, electricity, gas) and fuels (oil, coal, kerosene, wood, etc.) to the extent that these are paid for by the renter (or paid for by a relative, welfare agency, or friend) in addition to the rent.

Household - The person or persons occupying a housing unit.

Housing Units - A house apartment, mobilehome or trailer, group of rooms, or single room occupied as a separate living quarter or, if vacant, intended for occupancy as a separate living quarter. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall.

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Moderate Income - Between 81% and 120% of the county median income.

Above Moderate Income - Above 120% of the county median income.

Mean - The average of a range of numbers.

Median - The mid-point in a range of numbers.

Multi-family Dwelling Unit - A building or portion thereof designed for or occupied by two (2) or more families living independently of each other, including duplexes, triplexes, quadruplexes, apartments, and condominiums.

Overcrowding- Households or occupied housing units with 1.01 or more persons per room.

Single Family Dwelling - A building or buildings designed for or occupied exclusively by one (1) family, excluding a mobilehome. Includes both detached and attached (townhouses) single family units.

Year-round Housing Units - All occupied units plus vacant units intended for year-round use, but excluding vacant units held for seasonal use or migratory labor.

- 1) Use Housing Expansion Area Map, Map 2, to guide future residential developments according to the intended housing type and density. Maintain existing R-3 zoning designations on vacant lands identified as suitable for residential development in order to encourage development of affordable housing for low and moderate income households.

Responsibility: Planning Department, Planning Commission

- 2) Review areas designated as "study areas" on the Housing Expansion Map to determine where zoning to facilitate and service requirements can be met, in order to increase densities, especially for manufactured housing and medium-density or high density areas, and for high density developments. Reserve areas for high density development which have access, water and other immediately available.

Responsibility: Planning Department, Planning Commission, City Council

- 3) Actively evaluate the feasibility of forming service districts to extend services to areas shown on the Housing Expansion Map, and encourage the formation of such districts if determine feasible. Also, actively explore the use of Small Office Block Office Units to locate or partially replace such improvements. Extension of services should be given priority for high and medium density areas, as indicated on Map 2.

Responsibility: Planning Department, City Council

- 4) The City will conduct a public hearing and will prepare an ordinance which will provide mixed uses, such as commercial and residential, as part of any downtown revitalization program.

Responsibility: Planning Commission, City Council

1984 HOUSING ELEMENT PROGRAMS AND DESCRIPTIONS

Housing Programs

Residential Opportunities and Development

The intent of these programs is to provide a range of housing choices with public services necessary to support residential development. Specifically, these programs address the problems of limited availability of buildable land, the need for a better mixture of housing types, the need for more apartments and rental units, and the concerns regarding overcrowding and lack of mobility.

- 1: Use Housing Expansion Areas Map, Map 2, to guide future residential developments according to the indicated housing type and density. Maintain existing R-2 zoning designations on vacant lands identified as suitable for residential development, in order to encourage development of affordable housing for low and moderate income households.

Responsibility: Planning Department, Planning Commission

- 2: Review areas designated as "study areas" on the Housing Expansion Map to determine where rezoning is feasible and service requirements can be met, in order to increase densities, especially for manufactured housing and mobilehomes in low density areas, and for high density designations. Reserve areas for high density development which have access, water and sewer immediately available.

Responsibility: Planning Department, Planning Commission, City Council

- 3: Actively evaluate the feasibility of forming service districts to extend services to areas shown on the Housing Expansion Map, and encourage the formation of such districts if determined feasible. Also, actively explore the use of Small Cities Block Grant funds to finance or partially finance such improvements. Extension of services should be given priority for high and medium density sites, as indicated on Map 2.

Responsibility: Planning Department, City Council

- 4: The City will conduct a public hearing and will prepare an ordinance which will permit mixed uses, such as commercial and residential, as part of any downtown revitalization program.

Responsibility: Planning Commission, City Council

1991-1992: THE FIRST YEAR OF THE PROJECT

Background

1.1.1. The Project's Objectives and Rationale

The main objective of the project is to provide a series of training courses for the staff of the Ministry of Education and Science, in order to improve the quality of the teaching process. The project is also intended to provide a series of training courses for the staff of the Ministry of Education and Science, in order to improve the quality of the teaching process.

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1.1.4. The Project's Objectives and Rationale

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1.1.5. The Project's Objectives and Rationale

- 5: The City will provide a mix of residential zone districts for lands that annex to the City.

Responsibility: City Council, LAFCO

- 6: The City will actively look into, help identify, facilitate and solicit federal and State funding, if available, for the construction of rental apartment units.

Possible Funding Sources: HUD Section 8; Farmers Home Administration, Section 515; State Rental Housing Construction Program

Responsibility: Planning Department, El Dorado County Community Programs

- 7: Enact ordinance to allow one secondary rental dwelling unit on lots with existing single family residences. Encourage conversion of large, older houses into duplexes or triplexes, where uses are consistent with public service requirements.

Responsibility: Planning Commission

- 8: Adopt a new General Plan designation of Low-Medium Density Residential which would be compatible with R1-6,000 and R1-10,000 zoning classifications.

Responsibility: Planning Commission

- 9: Consider impact of rezoning lands upon the real availability of lands for residential development during review of rezoning applications to the City.

Responsibility: Planning Commission, City Council

Affordability

These programs are directed toward providing affordable housing to the majority of the City's residents, who are of low or moderate income. They also address concerns that no low or moderate cost housing is being built; that large lot developments are no longer affordable; that overpayment for housing is occurring; and that the cost of providing services are adding to housing costs.

- 10: Establish a modular/manufactured Mobilehome Zone District in R-1 areas that will create smaller lots for these housing types and therefore encourage the production of affordable housing.

Responsibility: Planning Commission, City Council

- 11: Revise Zoning Ordinance to allow attached single family dwellings (with a minimum of 2,000 square feet) in the R-2 zone district. Such a revision will result in "zero lot lines" and will help facilitate construction of affordable

2. The City will provide a list of residential areas identified for future development to the City.

Recommendation: City Council Action

3. The City will provide land use, zoning, and other policies and standards for the development of future residential areas.

Recommendation: Planning Commission Action
Recommendation: City Council Action

Recommendation: Planning Commission Action

4. The City will provide a list of residential areas identified for future development to the City. The City will provide a list of residential areas identified for future development to the City. The City will provide a list of residential areas identified for future development to the City.

Recommendation: Planning Commission Action

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Recommendation: Planning Commission Action

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Recommendation: Planning Commission Action

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housing.

Responsibility: Planning Commission, City Council

- 12: Limit lot splits in R-2 zones so that parcels smaller than 5 acres are not created. Because there are few large parcels within this designation and because, as large parcels become smaller, more development constraints result, this limitation would help to keep larger, viable parcels intact for multi-family residential development.

Responsibility: Planning Commission, City Council

- 13: The City will actively review the Zoning Ordinance to determine where modifications could be made, such as changes in lot coverage or setbacks, or decreasing unit sizes, in an effort to make more land available for affordable housing. When potential modifications are identified, public hearings will be held to review the changes.

Responsibility: Planning Department, Planning Commission, City Council

- 14: Revise Zoning Ordinance to allow for efficiency units smaller than 400 square feet in multi-family zones.

Responsibility: Planning Commission, City Council

- 15: Revise Zoning Ordinance to reduce the parking standard of two spaces per unit for efficiency residential units.

Responsibility: Planning Commission, City Council

- 16: The City will review the design standards for: 1) the width of sidewalks; and 2) requiring sidewalks on both sides of the street, in order to consider reducing the current requirements. An ordinance will be prepared and a hearing will be held to consider this change.

Responsibility: Planning Commission, City Council

- 17: The City will review development processing procedures and fees to determine whether and how the process can be streamlined to help reduce the costs of new development.

Responsibility: Planning Department

- 18: The City will actively evaluate and coordinate all opportunities for providing services to new developments, including phased capital improvement plans, formation of assessment districts, joint powers agreements, federal and State grants, and issuance of special bonds.

Resolution: Planning Commission City Council

12. That the City will review the proposed project and if it is determined that the project is in compliance with the City's Comprehensive Zoning Ordinance, the City will approve the project and the City will issue the necessary permits for the project.

Resolution: Planning Commission City Council

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Resolution: Planning Commission City Council

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Resolution: Planning Commission

18. That the City will review the proposed project and if it is determined that the project is in compliance with the City's Comprehensive Zoning Ordinance, the City will approve the project and the City will issue the necessary permits for the project.

Possible Funding Sources: Community Development Block Grants

Responsibility: City Council, Special Districts

- 19: The City will identify, facilitate and solicit federal and state funding assistance, if available, for mortgage assistance and rent subsidies.

Possible Funding Sources: HUD Section 8, Farmers Home Administration Section 502 California Housing Finance Agency's Home Ownership and Home Improvement Loan Program (HOHI)

Responsibility: Planning Department

- 20: Involve neighborhood residents in pre-hearing informal meetings with developers and staff in order to resolve issues regarding proposed affordable housing projects.

- 21: The City will participate with the County in a tax-exempt revenue bond program to provide lower than market rate interest for housing mortgages.

Responsibility: Planning Department

- 22: Investigate the possibility of requesting the State to change its current standards of discharge into the American River to the standard which exists for the Cosumnes River.

Responsibility: Planning Commission, City Council

- 23: The City will actively lobby the State Legislature, Governor, and the Water Quality Board to allow the expansion of the existing sewage plant at the current location without the addition of expensive treatment systems.

Responsibility: Planning Commission, City Council

Housing Preservation

These programs address the problems of rehabilitating substandard housing and the need to maintain existing housing units.

- 24: The City will apply for and encourage maximum utilization of federal and State funds for low interest loans and grants for the rehabilitation of ownership and rental properties.

Possible Funding Sources: Farmers Home Administration Section 504, Community Development Block Grant, HUD Section 8 Rehabilitation Program

Responsibility: Planning Department

Teacher's Role in the Classroom

1. The teacher is responsible for creating a positive learning environment for all students.
2. The teacher is responsible for assessing student learning and providing feedback.

The teacher's role is to facilitate learning and to provide a safe and supportive environment for all students. The teacher should be a role model for students and should be a source of encouragement and support.

Teacher's Role in the Classroom

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The teacher's role is to facilitate learning and to provide a safe and supportive environment for all students. The teacher should be a role model for students and should be a source of encouragement and support.

Teacher's Role in the Classroom

- 25: The City will prepare and adopt an ordinance to regulate conversion of apartments to condominiums in order to prevent a negative impact on rentals and the availability of rentals.

Responsibility: City Council

Special Housing Needs and Accessible Housing

The following program is supplemental to those previously identified for increasing housing opportunities. It is directed toward those residents of the City who have special housing needs, such as small families and the elderly.

- 26: Encourage maximum use of public and private funds to help solve special housing problems.

Possible Funding Sources: HUD, Section 202

Responsibility: Planning Department

- 27: Distribute available housing subsidies to available sites in neighborhoods throughout the City to avoid the formation of concentrations of such housing.
- 28: Cooperate with federal, state and regional agencies to promote open housing choice and equal opportunity housing and actively support, provide staff assistance for, and participate in the current ongoing effort of the Community Housing Resource Board of the El Dorado County Board of Realtors, whose primary purpose is to prohibit discrimination in housing based on race, color, religion, sex or national origin.

Interjurisdictional Cooperation and Coordination

These programs are intended to stimulate policy coordination between governmental agencies and special districts, whose decisions may affect housing development. The concern regarding the need for long range service planning is also addressed.

- 29: Cooperate to the maximum extent feasible with all public agencies, special districts, nonprofit housing organizations, and local lending institutions in mutual efforts to provide affordable housing.

Responsibility: Planning Department, City Council

- 30: Prepare and utilize a format for evaluating immediate and long range public service capacities and costs resulting from new developments in order to assure the City's ability to provide and maintain necessary public improvements in new and existing neighborhoods.

Responsibility: Planning Department

Energy Conservation

The purpose of these programs is to involve the City in the promotion of energy conservation measures.

- 31:** Promote the use of passive and active solar systems in new and existing residential buildings.

Responsibility: Planning Department

- 32:** Activate the City's Energy Management Committee to work with other agencies and utilities to implement energy conservation programs.

Responsibility: City Council

The purpose of this project is to provide the City with the information it needs to make informed decisions about the future of the City's water supply.

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2.2. Project Objectives

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2.3. Project Scope

1990 HOUSING ELEMENT PROGRAMS AND DESCRIPTIONS

1. City of Placerville Density Bonus Program:

- a. **Objective:** The objective of this program is to provide a mechanism to allow additional low and/or moderate income housing to be constructed within the City.
- b. **Description:** The City shall accomplish the following:
 - 1) Revise the Zoning Ordinance to provide for a Density Bonus of 25% for projects in all residential districts if the project reserves at least 25% of its units for low or moderate income households; or at least 10% of its units for lower income households; or at least 50% for qualified senior citizens. The City shall establish guidelines for income equity for the "reserved" units and for maintaining the "reserved" units as affordable units over time.
 - 2) The City shall print and distribute informational flyers describing this program to local multi family housing developers. This type of information dissemination would involve minimal funds and little staff time and will significantly increase the likelihood that the program will be successful.
- c. **Action Steps:**
 - 1) A draft ordinance implementing this program has been prepared. This draft ordinance needs to be presented to the City Council and Planning Commission for review and approval. It would be adopted by ordinance.
 - 2) City staff will prepare a flyer detailing the program which will be mailed to developers of low and moderate income housing in the area.
- d. **Responsibility:**

City Council
Community Development Department
- e. **Time Frame:** 1992-93
- f. **Funding Source:** City General Fund

THE HISTORY OF THE CITY OF NEW YORK

THE HISTORY OF THE CITY OF NEW YORK

1. The history of the City of New York is a story of growth and change. It is a story of a city that has been built on a small island in the middle of a great body of water. It is a story of a city that has been built on a small island in the middle of a great body of water.

THE HISTORY OF THE CITY OF NEW YORK

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2. Current Inventory of Vacant Residentially Zoned Parcels:

- a. Objective: To provide current information on the status of vacant parcels to the development community in order to facilitate their efforts to provide adequate residential housing for the community.
- b. Description: The City shall prepare and maintain a current inventory of vacant residentially zoned parcels and associated development potential list of approved residential projects and shall make this information available to the public and developers. The City shall update the inventory annually.
- c. Action Steps: The City will review information available from the County Assessor's office showing parcels which are currently vacant and zoned residential. A brief analysis shall be performed on each parcel indicating its development potential. Semi annually the City will review and update the list. At least quarterly the City will update its list of approved residential projects.
- d. Responsibility: Community Development Department
- e. Time Frame: 1992-93
- f. Funding Source: City General Fund

3. Pursue State and Federal Funding:

- a. Objective: To obtain state and/or federal funding to provide for the new construction and rehabilitation needs of low and moderate income households within the City of Placerville.
- b. Description: The City shall accomplish the following:
 - 1) The City will provide 612 new housing units of which 50 will be designated for very low income and 50 for low income.
- c. Action Steps: The City will continue to work with local and regional developers to find sites suitable for low and moderate income housing. The City will also research available state and federal grants to help fund such programs.
- d. Responsibility: City Council and Community Development Department
- e. Time Frame: 1992 through 2000
- f. Funding Source: Federal and State Grants and Loans

4. Periodically Review City Permit Process and Fees:

- a. Objective: The objective of this program is to periodically revisit the City's permit processing and development fee structure. The intent is to ensure that the increase in rates associated with City fees and process does not unduly effect the availability of low and moderate income housing.
- b. Description: The City shall accomplish the following:
 - 1) The City will review and evaluate the effects of existing and proposed rate increases on the cost of housing.
- c. Action Steps: At least once a year a report will be made to the Planning Commission and City Council on the City's permit process and the development fee structure.
- d. Responsibility: City Council, Community Development Department
- e. Time Frame: 1992 through 2000
- f. Funding Source: City General Fund

5. Fair Housing:

- a. Objective: The objective of this program is to ensure the availability of housing to all segments of the City's population.
- b. Description: The City shall accomplish the following:
 - 1) The City shall post and distribute information on the enforcement program of the State Fair Employment and Housing Commission.
- c. Action Steps: Information on the State's Fair Employment and Housing Laws will be available at City Hall together with names of persons to contact regarding enforcement.
- d. Responsibility: Community Development Department
- e. Time Frame: Ongoing
- f. Funding Source: City General Fund

6. Community Housing Resource Board of El Dorado County:

- a. Objective: To provide support for efforts to monitor and discourage discrimination in the housing market.
- b. Description: The City shall continue to support and provide staff

assistance to the Community Housing Resource Board of the El Dorado County Board of Realtors in its efforts to monitor and discourage discrimination in the housing market.

- c. Action Steps: Periodically staff will meet with members of the El Dorado County Board of Realtors to determine what specific actions are necessary to continue the monitoring of the housing market.
- d. Responsibility: City Council, Community Development Department
- e. Time Frame: Ongoing
- f. Funding Source:

7. Weatherization Program:

- a. Objective: The objective of this program is to provide a mechanism to allow low and moderate income households to obtain adequate weatherization of their household to conserve energy and to provide comfort.
- b. Description: The City shall accomplish the following:

The City will provide information to interested persons on the availability of weatherization programs.
- c. Action Steps:
 - 1) The City shall post and distribute information on currently available weatherization programs.
 - 2) The City will also work with the various utility companies to obtain additional information.
 - 3) The City will look for grant programs to provide weatherization to low and moderate income individuals.
- d. Responsibility: City Council, Community Development Department
- e. Time Frame: 1992 through 1995
- f. Funding Source: City General Fund and Available Grants and Loans

8. State and Federal Energy Conservation Standard:

- a. Objective: The objective of this program is to encourage both new and existing residential developments to employ energy conservation

reference to the Commission's findings in the 1990s
County Board in 1990 in the context of the
development of the county council.

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measures in order to conserve valuable resources.

- b. Description: The City shall enforce State requirements, including Title 24 requirements, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures.
- c. Action Steps: The City shall review energy conservation measures in respect to street and driveway design, lot patterns and configuration, siting of buildings, landscaping and solar access.
- d. Responsibility: City Council, Community Development Department, Building Division
- e. Time Frame: Ongoing
- f. Funding Source: City General Fund and Available Grants and Loans

9. Zoning Ordinance Revision:

- a. Objective: To ensure through the review and amendment of the City's Zoning Ordinance an adequate supply of residentially zoned land with appropriate development standards which are consistent with land uses and policies of the General Plan.
- b. Description: The City shall review and revise as necessary the Zoning Ordinance to ensure the availability of an adequate supply of residentially zoned land with appropriate development standards consistent with land use and policies of the General Plan. In revising the development standards of the Zoning Ordinance the City shall seek to eliminate or modify any development standards that add unnecessarily to the cost of housing.
- c. Action Steps: At least once a year the Zoning Ordinance will be reviewed to determine that no obstacles are being put in the way of ensuring the availability of an adequate supply of residentially zoned land available to all economic segments of the community.
- d. Responsibility: City Council, Community Development Department
- e. Time Frame: Ongoing, at least once a year
- f. Funding Source: City General Fund

10. Annexations:

- a. Objective: Annexations shall be supported to ensure a continuous supply of appropriately zoned land.

- b. Description: The City shall support the annexations of unincorporated lands in a way that ensures the continuous supply of appropriately zoned residential land.
- c. Action Steps: The City shall work with property owners surrounding the City to annex appropriate parcels, review of properties surrounding the City shall be conducted, and as necessary, property owners encouraged to annex to the City.
- d. Responsibility: City Council, Community Development Department
- e. Time Frame: Ongoing
- f. Funding Source: City General Fund

11. Community Development Block Grant Program:

- a. Objective: To obtain Community Development Block Grant funds to support projects to provide housing for low and moderate income people.
- b. Description: The City shall continue to participate in the Community Development Block Grant Program and annually seek Community Development Block Grant funds for City projects and programs. Housing objectives shall be given the highest priority in the use of Community Development Block Grant funds.
- c. Responsibility: City Council
- d. Time Frame: Annually
- e. Funding Source: Community Development Block Grant Program

12. Section 8 Rent Certificates:

- a. Objective: To support the use of Section 8 rent certificates to provide low and moderate income housing.
- b. Description: The City will support the use by El Dorado County of Section 8 rent certificates and vouchers by Placerville residents in conjunction with low and moderate income housing provided within the City. The City will also support the use of the program in conjunction with the City's Density Bonus Program.
- c. Action Steps: The City will contact El Dorado County and work with developers in coordinating the use of Section 8 certificates with development projects particularly those designed for density bonuses.
- d. Responsibility: City Council, Community Development Department

- e. Time Frame: 1992 through 2000
- f. Funding Source: Section 8 Program and other rent programs

13. Regional Housing Allocation Plan:

- a. Objective: The objective of this program is to provide housing for low and moderate income residents of the City of Placerville by meeting the goals as outlined by Sierra Planning Organization's Regional Housing Allocation Plan.
- b. Description: On the average the City will provide the opportunity for an average of at least 76 additional units a year to be built between January 1, 1990 and January 1, 1997 in order to meet Placerville's housing needs identified in the Sierra Planning Organization's Regional Housing Allocation Plan.
- c. Action Steps: The City will monitor on an annual basis the building activity within the City of Placerville to ensure compliance with the Housing Allocation Plan. Once discrepancies are found in meeting the goals then the City will undertake efforts to work with local developers to design projects targeted at the deficiency.
- d. Responsibility: City Council, Planning Commission, Community Development Department
- e. Time Frame: Fiscal Year 1992-93 through Fiscal Year 1996-97
- f. Funding Source:

14. Self Help Housing:

- a. Objective: To assist nonprofit organizations in the construction of single family Self Help Housing within the City to aid low and moderate income families.
- b. Description: The City will work with Rural California Housing in order to construct 100 single family Self Help Housing units within the City of Placerville between January 1, 1992 and July 1, 1994. These units shall benefit 50% low income and 50% very low income families.
- c. Action Steps: The City will work with Rural California Housing in processing Environmental Impact Reports and subdivision maps.
- d. Responsibility: City Council, Planning Commission, Community Development Department
- e. Time Frame: Fiscal Year 1992-93 through Fiscal Year 1993-94

f. Funding Source:

15. Farmers Home Administration 515 Program:

- a. Objective: To utilize federal monies in cooperation with the development community to construct additional multi family housing to benefit low and very low income families.
- b. Description: The City will work with developers of Farmers Home Administration 515 Projects or similar projects in order to develop at least 50 additional multi family units between January 1, 1992 and January 1, 1994 that will benefit low and very low income families.
- c. Action Steps: The City will continue to monitor the Farmers Home Administration 515 Program regarding the City's eligibility in the program. Staff will also contact the local development community who constructs Farmers Home Administration 515 Projects providing them with information on available sites within the City for such projects.

NOTE: At the time of the writing of this report, September 1992, local developers have been contacted and although the City of Placerville is eligible for the Farmers Home Administration 515 Program, they have noted that the City does not have enough 515 points to make a project feasible. (Source--Hank Fischer Properties, Inc. and CBM Group)

d. Responsibility: City Council, Planning Commission, Community Development Department

e. Time Frame: Fiscal Year 1992-93 through Fiscal Year 1993-94

f. Funding Source:

16. Domestic Violence Shelter:

- a. Objective: To ensure that domestic violence shelters are provided for the needs of the residents of the City of Placerville.
- b. Description: The City shall continue to encourage the continuance of establishments of domestic violence shelters within the City.
- c. Action Steps: City shall will meet with representatives of the El Dorado County Womens Center from time to time to monitor the domestic violence shelter needs of the community. If it is determined that additional facilities are needed, the City will work with the Womens Center on a program designed at addressing these needs.
- d. Responsibility: City Council, Planning Commission, Community Development Department

1.	Planning Department	1.
2.	Public Works Department	2.
3.	Police Department	3.
4.	Fire Department	4.
5.	Health Department	5.
6.	Public Works Department	6.
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8.	Fire Department	8.
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18.	Public Works Department	18.
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96.	Fire Department	96.
97.	Health Department	97.
98.	Public Works Department	98.
99.	Police Department	99.
100.	Fire Department	100.

- e. Time Frame: Ongoing
- f. Funding Source: City General Fund and State and Federal Grant and Loan Programs

17. Preservation of "At Risk" Units:

- a. Objective: To evaluate the potential for current rent restrictive low income housing units within the City of Placerville to convert to non low income housing and propose programs to preserve or replace these units.
- b. Description: The City plans to monitor "At Risk" housing units to ensure units will not be lost as low income housing. The City will subsidize units through federal or state grant applications or with nonprofit housing groups in the community to explore possible new construction of replacement housing by nonprofit or nonprofit acquisition of existing buildings with "At Risk" units.
- c. Action Steps:
 - 1) Monitor units at risk: Maintain contact with owner and HUD of "At Risk" units as expiration dates approach to determine whether Section 8 contracts have been renewed or are planned to be renewed. Discuss with owners the City's desire to preserve the units at rents affordable to existing low and very low income tenants.
 - 2) Explore the Possibility of Rent Subsidies: If possible, contract with existing owners of at risk units indicate that units will be lost as affordable housing due to the unavailability of Section 8 contract renewals or plans not to renew, the City will then explore alternative subsidy programs.
 - 3) Tenant Education: The City will work with tenants of "At Risk" units in danger of converting. The City will provide tenants with education regarding potential tenant purchase of building, work with tenant to explore possible rent subsidies and act as a liaison between the tenants and nonprofits potentially involved in constructing or acquiring replacement units.
 - 5) Work With Nonprofits: The City of Placerville will work with nonprofit housing providers to explore and, if appropriate, facilitate acquisition or replacement of "At Risk" units.
 - 6) Work With Private Entities: The City of Placerville will work with private housing providers to explore and, if appropriate, facilitate acquisition or replacement of "At Risk" units.

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- d. Responsibility: Community Development Department
- e. Time Frame: Fiscal Year 1992-93 through Fiscal Year 1996-97
- f. Funding Source: Community Development Block Grant Program, Residential Home Ownership Program, Nonprofit Organizations, Private Lending Institutions, and other Federal, State and Local Grants

18. Citizen Participation Plan:

- a. Objective: To ensure that residents of the City of Placerville involved in the development, preparation and implementation of assisted housing projects including projects funded through the State of California Community Development Block Grant Program.
- b. Description: The City intends to include targeted income groups as well as members of the business community, civic groups, minority groups, residents of areas where activities are proposed or ongoing, the elderly, handicapped, and other individuals and organizations interested in assisted housing, an avenue to participate in the program.
- c. Action Steps: As follows:
 - 1) Preliminary public meeting on Block Grant Programs. An informal public meeting will be held during the design of a program to be funded by Community Development Block Grant funds prior to the preparation of an application in order to explain the program and give attendees an opportunity to ask questions and suggest possible uses of the funds. Residents of the area where Community Development Block Grant funds are proposed to be used will be particularly encouraged to participate. Attendees will be informed about the amount of funds available, the range of possible activities that will be undertaken, the Community Development Block Grant funds, and the opportunities for citizen involvement as the program progresses. The specific national objectives of the Community Development Block Grant Program will be discussed including benefit to targeted income groups, households, elimination of slums and blight, and meeting urgent needs. The attendees will be informed of the applicant's plans for minimizing any displacement which may occur as a result of grant funding. Any assessments resulting from a Community Development Block Grant fund program will not be paid by the lowest targeted income group households and the applicant's determination of whether assessments will be paid by targeted income group households benefiting from the project. Written comments on any aspect of the program will be invited and can be sent to the Community Development Department, 487 Main

Street, Placerville, CA 95667. Technical assistance will be provided to groups representative of low and moderate income persons that request such assistance in developing proposals with the level and type assistance.

The public meeting will be held at a time and a place convenient to the public with accommodations for the handicapped and will be noticed as widely as possible but at least in the same way a formal public hearing of the City is noticed. The location where background materials can be inspected will be included in the notice as well as invitations to submit written comments. If at least 25% of the total population or 25% of the targeted area residents or 25% of the beneficiaries of the program are non English speaking, the notice will be made in the appropriate language(s) and provision will be made for interpreters at the meeting. The meeting will be run by a designated employee or agent of the City of Placerville who is knowledgeable about the program.

Records will be kept which will contain the notice, the list of attendees, and minutes of the meeting to support the certification of compliance of State requirements.

A meeting will also be held at the time the performance report is prepared and when any amendments to policies or amendments to fund allocations exceed 10% of the total grant award are contemplated.

- 2) A public meeting will be held prior to the submittal of a Block Grant application to the state for projects qualifying for Block Grant funds. This hearing will be held before the City Council of the City of Placerville. Public notice provisions including bilingual accommodations will be the same as those for a public meeting described above.

The proposed program will be fully described including the amount of funds to be requested, each proposed activity, the location of each activity, and an estimated schedule for accomplishment of the activity. The specific national objectives of the Community Development Program will be discussed including benefit to targeted income group households, elimination of slums and blight, and meeting urgent needs. The attendees will be informed of the applicant's plans to minimize any displacement which may occur as a result of grant funding, that any assessments resulting from a Community Development Block Grant funded project will not be paid by the lowest targeted income group threshold benefiting from the project. Attendees will be provided full opportunities to comment on the program subject to the City of

Placerville's normal rules governing public hearings. Written comments are invited and can be submitted to the Community Development Department, 487 Main Street, Placerville, CA 95667. The City of Placerville has the sole discretion of deciding what the contents of the application will be; however, any allegations made by a citizen that the procedure or legal requirements of a program are being violated will be thoroughly investigated and written responses to written complaints and grievances must be provided within 15 days where practical.

A record will be kept of the notices, the list of speakers, and minutes of the hearing to support the certification of compliance with the state's requirements.

- 3) As a project progresses to construction, the City of Placerville will conduct site plan review hearings, environmental assessments and/or subdivision map review. In so doing, the City of Placerville will follow the procedures outlined in the Zoning Ordinance of the City of Placerville.

- 4) Information Available to the Public:

Information will be available to the citizens of the City of Placerville for review regarding the Community Development Program at specified times as follows:

- (a) Prior to each meeting and hearing a copy of state regulations, notices, minutes of any previous meetings, performance reports, investigation to submitted written comments, written comments received, and the applicant's response will be available for inspection at the Community Development Department, 487 Main Street, Placerville, CA 95667. This information will be available at least one week prior to the meeting.
 - (b) The public information file will viewed during normal business hours starting one day before the first public meeting and continuing until grant close out or notice of application denial at the Community Development Department, 487 Main Street, Placerville, CA 95667.
- 5) An invitation to submit written comments will be included in all public notices, the public information file, and at each meeting and hearing. The City of Placerville is required to respond in writing to the concerned party and attach all correspondence to its submitted application.

- c. Responsibility: City Council, Planning Commission, Community Development Department
- d. Time Frame: Fiscal Year 1992-92 through Fiscal Year 1996-97
- e. Funding Source: Community Development Block Grant Program and other State and Federal Grants and Loans

QUANTIFIED OBJECTIVES

January 1, 1990 to July 1, 1997

Quantified Objective	New Construction	Renovation	Preservation
TOTAL	175	40	130
Very Low Income	40	10	10
Low Income	50	20	50
Middle Income	15		
Above Market Rate	100		

1. *Expenditures: City Council, Planning Commission, Community Development Department*
2. *Time Period: 1990-1991 through 1991-1992*
3. *Expenditure Source: Community Development Block Grant, 1990-1991 and 1991-1992*

QUANTIFIED OBJECTIVES

The following table summarizes housing needs and outlines Placerville's quantified objectives for the period January 1, 1990, to July 1, 1997. These quantified objectives represent a reasonable expectation for the new housing units that will be developed and households that will be assisted between January 1, 1990, and July 1, 1997, based on the policies and programs outlined in this section and general market conditions.

QUANTIFIED OBJECTIVES January 1, 1990 to July 1, 1997

Quantified Objective	New Construction	Rehab ⁷	Conservation ⁸
TOTAL	472	40	100
Very Low-Income	50	10	50
Low-Income	50	30	50
Moderate-Income	25		
Above Moderate	347		

⁷These units are expected to be assisted through loans and/or grants through the Community Development Block Grant Program and other funding sources.

⁸In 1992, 35 Section 8 rent certificates were being used in Placerville.



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LECTIVES

The following table summarizes housing needs and outlines specific objectives for the period January 1, 1980, to July 1, 1987. These objectives represent a realistic expectation for the new housing units that will be developed and constructed that will be needed between January 1, 1980, and July 1, 1987, based on the policies and programs outlined in the report and current market conditions.

QUANTIFIED OBJECTIVES January 1, 1980 to July 1, 1987

Quantified Objective	Per Construction Month	Construction
Goal	475	100
Very Low-Income	85	25
Low-Income	60	20
Moderate-Income	15	
High Income	25	

These units are expected to be needed through 1987 and are being developed through the Community Development Block Grant Program and other funding sources.

In 1987, 25 section 8 rent certificates were being used in the market.